

## **EXHIBIT 5**

---

RENDETTE & Mc HUGH, LLC

ATTORNEYS AT LAW  
Connecticut • Massachusetts  
New Hampshire • Rhode Island • Vermont

270 Farmington Ave  
RM 151  
Farmington, CT 06032

---

USPS CERTIFIED MAIL



---

9414 8149 0302 3312 1245 26

---

Spouse and/or Minor Children  
of Cary D. Boucher  
7 Fairbanks Lane  
North Reading, MA 01864

Date Printed: 08/15/2022

BMPC Matter#: 5846FC-202111454

**BENDETT & McHUGH, P.C.**  
**ATTORNEYS AT LAW**

August 15, 2022

Spouse and/or Minor Children of Cary D. Boucher  
7 Fairbanks Lane  
North Reading, MA 01864

RE: Cary D. Boucher and Robin L. Boucher  
7 Fairbanks Lane, North Reading, MA 01864

Dear Sir/Madam:

Enclosed is a copy of a mortgagee's notice of foreclosure sale which indicates that the above-referenced property is to be sold at a foreclosure sale to be held at the time and place set forth therein. This notice is being sent to you because a title report indicates that you have an interest in the above-referenced property.

If you have any questions, please do not hesitate to contact this office.

Very truly yours,

/s/ Geoffrey Moore

Geoffrey R. Moore, Esq.

GRM/dmh  
Enclosure  
Certified Mail/RRR  
and Regular Mail (copy)

**NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE**

Premises: 7 Fairbanks Lane, North Reading, Massachusetts

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Cary D. Boucher and Robin L. Boucher to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., said mortgage dated July 28, 2008 and recorded in the Middlesex County (Southern District) Registry of Deeds, in Book 51535 at Page 48 and now held by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT by virtue of an assignment from Nationstar Mortgage LLC to U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT dated May 17, 2018 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 71030 at Page 431; previously assigned by New York Community Bank to Nationstar Mortgage LLC, by virtue of an assignment, dated May 25, 2011 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 56958 at Page 129; previously assigned by Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for National Future Mortgage, Inc., its successors to New York Community Bank, by virtue of an assignment, dated August 4, 2010 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 55182 at Page 450, for breach of the conditions in said mortgage and for the purpose of foreclosing the same, will be sold at **Public Auction on October 13, 2022 at 11:00 AM Local Time** upon the premises, all and singular the premises described in said mortgage, to wit:

THE LAND IN NORTH READING, MIDDLESEX COUNTY, MASSACHUSETTS AND BEING SHOWN AS LOT NO. 7 ON A PLAN ENTITLED, "DEFINITIVE SUBDIVISION PLAN OF FAIRBANKS ESTATES", PREPARED FOR: TOWER HOMES, INC.", BY THOMAS E. NEVE ASSCIATES, INC., ENGINEERS – SURVEYORS – LAND USE PLANNERS, DATED JUNE 1, 2001 RECORDED WITH MIDDLESEX COUNTY (SOUTHERN DISTRICT) REGISTRY OF DEEDS, PLAN NUMBER 32 OF 2002, INSTRUMENT NO. 1256 OF JANUARY 10<sup>TH</sup>, 2002.

BEGINNING AT A POINT ON THE SOUTHERLY SIDELINE OF FAIRBANKS LANE A THE FRONT CORNER OF LOTS 7 AND 8;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE SOUTH 86 DEGREES 05 MINUTES 26 SECONDS EAST A DISTANCE OF 155.71 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 323.75 FEET A DISTANCE OF 12.50' TO A CORNER OF LOT 6;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 05 DEGREES 10 MINUTES 44 SECONDS WEST A DISTANCE OF 86.81 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 04 DEGREES 07 MINUTES 23 SECONDS EAST A DISTANCE OF 420.69 FEET TO A CORNER AT LAND OF NORTH HILL

RECREATIONAL TRUST, LAND OF 1998 REALTY TRUST AND LOT 6;

THENCE TURNING AND RUNNING ALONG LAND OF NORTH HILL RECREATIONAL TRUST NORTH 63 DEGREES 25 MINUTES 09 SECONDS WEST A DISTANCE OF 238.34 FEET TO A CORNER AT LOT 8;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 05 DEGREES 46 MINUTES 38 SECONDS EAST A DISTANCE OF 366.13 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 16 DEGREES 32 MINUTES 18 SECONDS WEST A DISTANCE OF 48.87 FEET TO THE POINT OF BEGINNING.

MEANING AND INTENDING TO CONVEY LOT 7, CONTAINING 81,036 SQUARE FEET OR 1.86 ACRES OF LAND AS SHOWN ON A DEFINITIVE SUBDIVISION PLAN OF "FAIRBANKS ESTATES", NORTH READING, MASSACHUSETTS, SHEET 2 OF 9, PREPARED FOR TOWER REALTY TRUST AND PREPARED BY THOMAS E. NEVE ASSOCIATES, INC. REVISED DATED OCTOBER 29, 2001.

ADDRESS: 7 FAIRBANKS LANE; NORTH READING, MA 01864  
TAX MAP OR PARCEL ID NO.: 61-99

The description of the property that appears in the mortgage to be foreclosed shall control in the event of a typographical error in this publication.

For Mortgagors' Title see deed dated January 31, 2003, and recorded in Book 37909 at Page 107 with the Middlesex County (Southern District) Registry of Deeds.

TERMS OF SALE: Said premises will be sold and conveyed subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens and assessments, if any, which take precedence over the said mortgage above described.

FIVE THOUSAND (\$5,000.00) Dollars of the purchase price must be paid by a certified check, bank treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid in cash, certified check, bank treasurer's or cashier's check within sixty (60) days after the date of sale.

Other terms to be announced at the sale.

BENDETT & MCHUGH, PC

270 Farmington Avenue

Farmington, CT 06032

Attorney for U.S. Bank National Association, not in its

individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT

Present Holder of the Mortgage

(860) 677-2868

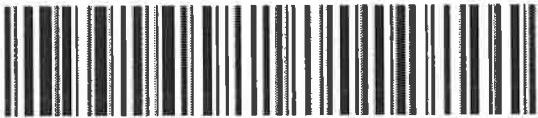
---

**BENDETTE & McHUGH, LLC**ATTORNEYS AT LAW  
Criminal • Civil • Municipal  
New Hampshire • Rhode Island • Oregon270 Farmington Ave  
RM 151  
Farmington, CT 06032

---

USPS CERTIFIED MAIL

---

9414 8149 0302 3312 1245 33

---

Spouse and/or Minor Children  
of Robin L. Boucher  
7 Fairbanks Lane  
North Reading, MA 01864

Date Printed: 08/15/2022

BMPC Matter#: 5846FC-202111454

**BENDETT & McHUGH, P.C.**  
**ATTORNEYS AT LAW**

August 15, 2022

Spouse and/or Minor Children of Robin L. Boucher  
7 Fairbanks Lane  
North Reading, MA 01864

RE: Cary D. Boucher and Robin L. Boucher  
7 Fairbanks Lane, North Reading, MA 01864

Dear Sir/Madam:

Enclosed is a copy of a mortgagee's notice of foreclosure sale which indicates that the above-referenced property is to be sold at a foreclosure sale to be held at the time and place set forth therein. This notice is being sent to you because a title report indicates that you have an interest in the above-referenced property.

If you have any questions, please do not hesitate to contact this office.

Very truly yours,

/s/ Geoffrey Moore

Geoffrey R. Moore, Esq.

GRM/dmh  
Enclosure  
Certified Mail/RRR  
and Regular Mail (copy)

**NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE**

Premises: 7 Fairbanks Lane, North Reading, Massachusetts

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Cary D. Boucher and Robin L. Boucher to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., said mortgage dated July 28, 2008 and recorded in the Middlesex County (Southern District) Registry of Deeds, in Book 51535 at Page 48 and now held by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT by virtue of an assignment from Nationstar Mortgage LLC to U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT dated May 17, 2018 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 71030 at Page 431; previously assigned by New York Community Bank to Nationstar Mortgage LLC, by virtue of an assignment, dated May 25, 2011 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 56958 at Page 129; previously assigned by Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for National Future Mortgage, Inc., its successors to New York Community Bank, by virtue of an assignment, dated August 4, 2010 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 55182 at Page 450, for breach of the conditions in said mortgage and for the purpose of foreclosing the same, will be sold at **Public Auction on October 13, 2022 at 11:00 AM Local Time** upon the premises, all and singular the premises described in said mortgage, to wit:

THE LAND IN NORTH READING, MIDDLESEX COUNTY, MASSACHUSETTS AND BEING SHOWN AS LOT NO. 7 ON A PLAN ENTITLED, "DEFINITIVE SUBDIVISION PLAN OF FAIRBANKS ESTATES", PREPARED FOR: TOWER HOMES, INC.", BY THOMAS E. NEVE ASSCIATES, INC., ENGINEERS – SURVEYORS – LAND USE PLANNERS, DATED JUNE 1, 2001 RECORDED WITH MIDDLESEX COUNTY (SOUTHERN DISTRICT) REGISTRY OF DEEDS, PLAN NUMBER 32 OF 2002, INSTRUMENT NO. 1256 OF JANUARY 10<sup>TH</sup>, 2002.

BEGINNING AT A POINT ON THE SOUTHERLY SIDELINE OF FAIRBANKS LANE A THE FRONT CORNER OF LOTS 7 AND 8;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE SOUTH 86 DEGREES 05 MINUTES 26 SECONDS EAST A DISTANCE OF 155.71 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 323.75 FEET A DISTANCE OF 12.50' TO A CORNER OF LOT 6;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 05 DEGREES 10 MINUTES 44 SECONDS WEST A DISTANCE OF 86.81 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 04 DEGREES 07 MINUTES 23 SECONDS EAST A DISTANCE OF 420.69 FEET TO A CORNER AT LAND OF NORTH HILL

RECREATIONAL TRUST, LAND OF 1998 REALTY TRUST AND LOT 6;

THENCE TURNING AND RUNNING ALONG LAND OF NORTH HILL RECREATIONAL TRUST NORTH 63 DEGREES 25 MINUTES 09 SECONDS WEST A DISTANCE OF 238.34 FEET TO A CORNER AT LOT 8;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 05 DEGREES 46 MINUTES 38 SECONDS EAST A DISTANCE OF 366.13 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 16 DEGREES 32 MINUTES 18 SECONDS WEST A DISTANCE OF 48.87 FEET TO THE POINT OF BEGINNING.

MEANING AND INTENDING TO CONVEY LOT 7, CONTAINING 81,036 SQUARE FEET OR 1.86 ACRES OF LAND AS SHOWN ON A DEFINITIVE SUBDIVISION PLAN OF "FAIRBANKS ESTATES", NORTH READING, MASSACHUSETTS, SHEET 2 OF 9, PREPARED FOR TOWER REALTY TRUST AND PREPARED BY THOMAS E. NEVE ASSOCIATES, INC. REVISED DATED OCTOBER 29, 2001.

ADDRESS: 7 FAIRBANKS LANE; NORTH READING, MA 01864  
TAX MAP OR PARCEL ID NO.: 61-99

The description of the property that appears in the mortgage to be foreclosed shall control in the event of a typographical error in this publication.

For Mortgagors' Title see deed dated January 31, 2003, and recorded in Book 37909 at Page 107 with the Middlesex County (Southern District) Registry of Deeds.

TERMS OF SALE: Said premises will be sold and conveyed subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens and assessments, if any, which take precedence over the said mortgage above described.

FIVE THOUSAND (\$5,000.00) Dollars of the purchase price must be paid by a certified check, bank treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid in cash, certified check, bank treasurer's or cashier's check within sixty (60) days after the date of sale.

Other terms to be announced at the sale.

BENDETT & MCHUGH, PC

270 Farmington Avenue

Farmington, CT 06032

Attorney for U.S. Bank National Association, not in its

individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT

Present Holder of the Mortgage

(860) 677-2868

---

**BENDETTI & McHUGH, LLC**ATTORNEYS AT LAW  
Carmen J. Boucher  
New Hampshire • Massachusetts  
New Hampshire • Rhode Island • Vermont270 Farmington Ave  
RM 151  
Farmington, CT 06032

---

USPS CERTIFIED MAIL

---



---

9414 8149 0302 3312 1245 40

---

Spouse and/or Minor Children  
of Cary D. Boucher  
1209 Edgewater Drive, Suite 203  
Orlando, FL 32804

Date Printed: 08/15/2022

BMPC Matter#: 5846FC-202111454

**BENDETT & McHUGH, P.C.**  
**ATTORNEYS AT LAW**

August 15, 2022

Spouse and/or Minor Children of Cary D. Boucher  
1209 Edgewater Drive, Suite 203  
Orlando, FL 32804

RE: Cary D. Boucher and Robin L. Boucher  
7 Fairbanks Lane, North Reading, MA 01864

Dear Sir/Madam:

Enclosed is a copy of a mortgagee's notice of foreclosure sale which indicates that the above-referenced property is to be sold at a foreclosure sale to be held at the time and place set forth therein. This notice is being sent to you because a title report indicates that you have an interest in the above-referenced property.

If you have any questions, please do not hesitate to contact this office.

Very truly yours,

/s/ Geoffrey Moore

Geoffrey R. Moore, Esq.

GRM/dmh  
Enclosure  
Certified Mail/RRR  
and Regular Mail (copy)

**NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE**

Premises: 7 Fairbanks Lane, North Reading, Massachusetts

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Cary D. Boucher and Robin L. Boucher to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., said mortgage dated July 28, 2008 and recorded in the Middlesex County (Southern District) Registry of Deeds, in Book 51535 at Page 48 and now held by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT by virtue of an assignment from Nationstar Mortgage LLC to U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT dated May 17, 2018 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 71030 at Page 431; previously assigned by New York Community Bank to Nationstar Mortgage LLC, by virtue of an assignment, dated May 25, 2011 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 56958 at Page 129; previously assigned by Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for National Future Mortgage, Inc., its successors to New York Community Bank, by virtue of an assignment, dated August 4, 2010 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 55182 at Page 450, for breach of the conditions in said mortgage and for the purpose of foreclosing the same, will be sold at **Public Auction on October 13, 2022 at 11:00 AM Local Time** upon the premises, all and singular the premises described in said mortgage, to wit:

THE LAND IN NORTH READING, MIDDLESEX COUNTY, MASSACHUSETTS AND BEING SHOWN AS LOT NO. 7 ON A PLAN ENTITLED, "DEFINITIVE SUBDIVISION PLAN OF FAIRBANKS ESTATES", PREPARED FOR: TOWER HOMES, INC.", BY THOMAS E. NEVE ASSCIATES, INC., ENGINEERS – SURVEYORS – LAND USE PLANNERS, DATED JUNE 1, 2001 RECORDED WITH MIDDLESEX COUNTY (SOUTHERN DISTRICT) REGISTRY OF DEEDS, PLAN NUMBER 32 OF 2002, INSTRUMENT NO. 1256 OF JANUARY 10<sup>TH</sup>, 2002.

BEGINNING AT A POINT ON THE SOUTHERLY SIDELINE OF FAIRBANKS LANE A THE FRONT CORNER OF LOTS 7 AND 8;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE SOUTH 86 DEGREES 05 MINUTES 26 SECONDS EAST A DISTANCE OF 155.71 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 323.75 FEET A DISTANCE OF 12.50' TO A CORNER OF LOT 6;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 05 DEGREES 10 MINUTES 44 SECONDS WEST A DISTANCE OF 86.81 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 04 DEGREES 07 MINUTES 23 SECONDS EAST A DISTANCE OF 420.69 FEET TO A CORNER AT LAND OF NORTH HILL

RECREATIONAL TRUST, LAND OF 1998 REALTY TRUST AND LOT 6;

THENCE TURNING AND RUNNING ALONG LAND OF NORTH HILL RECREATIONAL TRUST NORTH 63 DEGREES 25 MINUTES 09 SECONDS WEST A DISTANCE OF 238.34 FEET TO A CORNER AT LOT 8;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 05 DEGREES 46 MINUTES 38 SECONDS EAST A DISTANCE OF 366.13 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 16 DEGREES 32 MINUTES 18 SECONDS WEST A DISTANCE OF 48.87 FEET TO THE POINT OF BEGINNING.

MEANING AND INTENDING TO CONVEY LOT 7, CONTAINING 81,036 SQUARE FEET OR 1.86 ACRES OF LAND AS SHOWN ON A DEFINITIVE SUBDIVISION PLAN OF "FAIRBANKS ESTATES", NORTH READING, MASSACHUSETTS, SHEET 2 OF 9, PREPARED FOR TOWER REALTY TRUST AND PREPARED BY THOMAS E. NEVE ASSOCIATES, INC.  
REVISED DATED OCTOBER 29, 2001.

ADDRESS: 7 FAIRBANKS LANE; NORTH READING, MA 01864  
TAX MAP OR PARCEL ID NO.: 61-99

The description of the property that appears in the mortgage to be foreclosed shall control in the event of a typographical error in this publication.

For Mortgagors' Title see deed dated January 31, 2003, and recorded in Book 37909 at Page 107 with the Middlesex County (Southern District) Registry of Deeds.

TERMS OF SALE: Said premises will be sold and conveyed subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens and assessments, if any, which take precedence over the said mortgage above described.

FIVE THOUSAND (\$5,000.00) Dollars of the purchase price must be paid by a certified check, bank treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid in cash, certified check, bank treasurer's or cashier's check within sixty (60) days after the date of sale.

Other terms to be announced at the sale.

BENDETT & MCHUGH, PC

270 Farmington Avenue

Farmington, CT 06032

Attorney for U.S. Bank National Association, not in its

individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT

Present Holder of the Mortgage

(860) 677-2868

---

**BENDETTE & McHUGH, P.C.**ATTORNEYS AT LAW  
Connecticut • Massachusetts  
New Hampshire • Rhode Island • Vermont270 Farmington Ave  
RM 151  
Farmington, CT 06032

---

USPS CERTIFIED MAIL

---



---

9414 8149 0302 3312 1245 57

---

Spouse and/or Minor Children  
of Robin L. Boucher  
1209 Edgewater Drive, Suite 203  
Orlando, FL 32804

Date Printed: 08/15/2022

BMPC Matter#: 5846FC-202111454

**BENDETT & McHUGH, P.C.**  
**ATTORNEYS AT LAW**

August 15, 2022

Spouse and/or Minor Children of Robin L. Boucher  
1209 Edgewater Drive, Suite 203  
Orlando, FL 32804

RE: Cary D. Boucher and Robin L. Boucher  
7 Fairbanks Lane, North Reading, MA 01864

Dear Sir/Madam:

Enclosed is a copy of a mortgagee's notice of foreclosure sale which indicates that the above-referenced property is to be sold at a foreclosure sale to be held at the time and place set forth therein. This notice is being sent to you because a title report indicates that you have an interest in the above-referenced property.

If you have any questions, please do not hesitate to contact this office.

Very truly yours,

/s/ Geoffrey Moore

Geoffrey R. Moore, Esq.

GRM/dmh  
Enclosure  
Certified Mail/RRR  
and Regular Mail (copy)

**NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE**

Premises: 7 Fairbanks Lane, North Reading, Massachusetts

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Cary D. Boucher and Robin L. Boucher to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., said mortgage dated July 28, 2008 and recorded in the Middlesex County (Southern District) Registry of Deeds, in Book 51535 at Page 48 and now held by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT by virtue of an assignment from Nationstar Mortgage LLC to U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT dated May 17, 2018 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 71030 at Page 431; previously assigned by New York Community Bank to Nationstar Mortgage LLC, by virtue of an assignment, dated May 25, 2011 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 56958 at Page 129; previously assigned by Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for National Future Mortgage, Inc., its successors to New York Community Bank, by virtue of an assignment, dated August 4, 2010 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 55182 at Page 450, for breach of the conditions in said mortgage and for the purpose of foreclosing the same, will be sold at **Public Auction on October 13, 2022 at 11:00 AM Local Time** upon the premises, all and singular the premises described in said mortgage, to wit:

THE LAND IN NORTH READING, MIDDLESEX COUNTY, MASSACHUSETTS AND BEING SHOWN AS LOT NO. 7 ON A PLAN ENTITLED, "DEFINITIVE SUBDIVISION PLAN OF FAIRBANKS ESTATES", PREPARED FOR: TOWER HOMES, INC.", BY THOMAS E. NEVE ASSCIATES, INC., ENGINEERS – SURVEYORS – LAND USE PLANNERS, DATED JUNE 1, 2001 RECORDED WITH MIDDLESEX COUNTY (SOUTHERN DISTRICT) REGISTRY OF DEEDS, PLAN NUMBER 32 OF 2002, INSTRUMENT NO. 1256 OF JANUARY 10<sup>TH</sup>, 2002.

BEGINNING AT A POINT ON THE SOUTHERLY SIDELINE OF FAIRBANKS LANE A THE FRONT CORNER OF LOTS 7 AND 8;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE SOUTH 86 DEGREES 05 MINUTES 26 SECONDS EAST A DISTANCE OF 155.71 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 323.75 FEET A DISTANCE OF 12.50' TO A CORNER OF LOT 6;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 05 DEGREES 10 MINUTES 44 SECONDS WEST A DISTANCE OF 86.81 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 04 DEGREES 07 MINUTES 23 SECONDS EAST A DISTANCE OF 420.69 FEET TO A CORNER AT LAND OF NORTH HILL

RECREATIONAL TRUST, LAND OF 1998 REALTY TRUST AND LOT 6;

THENCE TURNING AND RUNNING ALONG LAND OF NORTH HILL RECREATIONAL TRUST NORTH 63 DEGREES 25 MINUTES 09 SECONDS WEST A DISTANCE OF 238.34 FEET TO A CORNER AT LOT 8;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 05 DEGREES 46 MINUTES 38 SECONDS EAST A DISTANCE OF 366.13 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 16 DEGREES 32 MINUTES 18 SECONDS WEST A DISTANCE OF 48.87 FEET TO THE POINT OF BEGINNING.

MEANING AND INTENDING TO CONVEY LOT 7, CONTAINING 81,036 SQUARE FEET OR 1.86 ACRES OF LAND AS SHOWN ON A DEFINITIVE SUBDIVISION PLAN OF "FAIRBANKS ESTATES", NORTH READING, MASSACHUSETTS, SHEET 2 OF 9, PREPARED FOR TOWER REALTY TRUST AND PREPARED BY THOMAS E. NEVE ASSOCIATES, INC.  
REVISED DATED OCTOBER 29, 2001.

ADDRESS: 7 FAIRBANKS LANE; NORTH READING, MA 01864  
TAX MAP OR PARCEL ID NO.: 61-99

The description of the property that appears in the mortgage to be foreclosed shall control in the event of a typographical error in this publication.

For Mortgagors' Title see deed dated January 31, 2003, and recorded in Book 37909 at Page 107 with the Middlesex County (Southern District) Registry of Deeds.

TERMS OF SALE: Said premises will be sold and conveyed subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens and assessments, if any, which take precedence over the said mortgage above described.

FIVE THOUSAND (\$5,000.00) Dollars of the purchase price must be paid by a certified check, bank treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid in cash, certified check, bank treasurer's or cashier's check within sixty (60) days after the date of sale.

Other terms to be announced at the sale.

BENDETT & MCHUGH, PC

270 Farmington Avenue  
Farmington, CT 06032

Attorney for U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT  
Present Holder of the Mortgage  
(860) 677-2868

BENDETTE & McHUGH, LLC  
ATTORNEYS AT LAW  
Counselors \* Litigators \* Arbitrators  
New Haven \* Stamford \* Greenwich  
270 Farmington Ave  
RM 151  
Farmington, CT 06032

USPS CERTIFIED MAIL



9414 8149 0302 3312 1245 64

Cary D. Boucher  
7 Fairbanks Lane  
North Reading, MA 01864

Date Printed: 08/15/2022  
BMPC Matter#: 5846FC-202111454

**BENDETT & McHUGH, P.C.**  
**ATTORNEYS AT LAW**

August 15, 2022

Cary D. Boucher  
7 Fairbanks Lane  
North Reading, Massachusetts 01864

RE: Cary D. Boucher and Robin L. Boucher  
7 Fairbanks Lane, North Reading, MA 01864

Dear Cary D. Boucher:

This office has been retained by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT, {successor in interest to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc. } in connection with the mortgage loan on the above-referenced property. In accordance with the provisions of Massachusetts General Laws Chapter 244, Section 14, you are hereby notified of the foreclosure sale of the above-referenced property on October 13, 2022, all in accordance with the attached legal notice of Mortgagee's Sale of Real Estate. Publication of this notice is scheduled to begin on or about September 8, 2022, in the North Reading Transcript.

Enclosed herein please also find a deficiency notice, which is being provided to you pursuant to Massachusetts General Laws, Chapter 244, Section 17B. If the debt secured by your mortgage has been discharged in bankruptcy, no demand for payment of the loan is being made, and this notice is given solely to comply with the statute.

This communication is from a debt collector.

Very truly yours,

/s/ Geoffrey Moore

Geoffrey R. Moore  
GRM/dmh  
Enclosures  
Certified Mail/RRR and Regular Mail (copy)

**NOTICE: THE LAW FIRM OF BENDETT & MCHUGH, PC IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY WHICH DISCHARGED THIS DEBT, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.**

**BENDETT & McHUGH, P.C.**  
**ATTORNEYS AT LAW**

August 15, 2022

TO: Cary D. Boucher

RE: NOTICE OF INTENTION TO FORECLOSE AND OF  
DEFICIENCY AFTER FORECLOSURE OF MORTGAGE

You are hereby notified, in accordance with Massachusetts General Laws, Chapter 244, § 14 and Chapter 244, § 17B of the intention of U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT, successor-in-interest / successor-by-merger to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., on or after October 13, 2022 to foreclose by sale under the Power of Sale for breach of conditions of the mortgage held by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT on property at 7 Fairbanks Lane, North Reading, Massachusetts, dated July 28, 2008, and recorded with the Middlesex County (Southern District) Registry of Deeds in Book 51535 at Page 48 to secure a certain Promissory Note given by Cary D. Boucher for the whole or part of which you may be liable to U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT, if allowed by law, in case of a deficiency in the proceeds of the foreclosure sale.

**NOTICE: THE LAW FIRM OF BENDETT & MCHUGH, PC IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY WHICH DISCHARGED THIS DEBT, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.**

**NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE**

Premises: 7 Fairbanks Lane, North Reading, Massachusetts

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Cary D. Boucher and Robin L. Boucher to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., said mortgage dated July 28, 2008 and recorded in the Middlesex County (Southern District) Registry of Deeds, in Book 51535 at Page 48 and now held by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT by virtue of an assignment from Nationstar Mortgage LLC to U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT dated May 17, 2018 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 71030 at Page 431; previously assigned by New York Community Bank to Nationstar Mortgage LLC, by virtue of an assignment, dated May 25, 2011 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 56958 at Page 129; previously assigned by Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for National Future Mortgage, Inc., its successors to New York Community Bank, by virtue of an assignment, dated August 4, 2010 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 55182 at Page 450, for breach of the conditions in said mortgage and for the purpose of foreclosing the same, will be sold at **Public Auction on October 13, 2022 at 11:00 AM Local Time** upon the premises, all and singular the premises described in said mortgage, to wit:

THE LAND IN NORTH READING, MIDDLESEX COUNTY, MASSACHUSETTS AND BEING SHOWN AS LOT NO. 7 ON A PLAN ENTITLED, "DEFINITIVE SUBDIVISION PLAN OF FAIRBANKS ESTATES", PREPARED FOR: TOWER HOMES, INC.", BY THOMAS E. NEVE ASSCIATES, INC., ENGINEERS – SURVEYORS – LAND USE PLANNERS, DATED JUNE 1, 2001 RECORDED WITH MIDDLESEX COUNTY (SOUTHERN DISTRICT) REGISTRY OF DEEDS, PLAN NUMBER 32 OF 2002, INSTRUMENT NO. 1256 OF JANUARY 10<sup>TH</sup>, 2002.

BEGINNING AT A POINT ON THE SOUTHERLY SIDELINE OF FAIRBANKS LANE A THE FRONT CORNER OF LOTS 7 AND 8;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE SOUTH 86 DEGREES 05 MINUTES 26 SECONDS EAST A DISTANCE OF 155.71 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 323.75 FEET A DISTANCE OF 12.50' TO A CORNER OF LOT 6;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 05 DEGREES 10 MINUTES 44 SECONDS WEST A DISTANCE OF 86.81 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 04 DEGREES 07 MINUTES 23 SECONDS EAST A DISTANCE OF 420.69 FEET TO A CORNER AT LAND OF NORTH HILL

RECREATIONAL TRUST, LAND OF 1998 REALTY TRUST AND LOT 6;

THENCE TURNING AND RUNNING ALONG LAND OF NORTH HILL RECREATIONAL TRUST NORTH 63 DEGREES 25 MINUTES 09 SECONDS WEST A DISTANCE OF 238.34 FEET TO A CORNER AT LOT 8;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 05 DEGREES 46 MINUTES 38 SECONDS EAST A DISTANCE OF 366.13 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 16 DEGREES 32 MINUTES 18 SECONDS WEST A DISTANCE OF 48.87 FEET TO THE POINT OF BEGINNING.

MEANING AND INTENDING TO CONVEY LOT 7, CONTAINING 81,036 SQUARE FEET OR 1.86 ACRES OF LAND AS SHOWN ON A DEFINITIVE SUBDIVISION PLAN OF "FAIRBANKS ESTATES", NORTH READING, MASSACHUSETTS, SHEET 2 OF 9, PREPARED FOR TOWER REALTY TRUST AND PREPARED BY THOMAS E. NEVE ASSOCIATES, INC.  
REVISED DATED OCTOBER 29, 2001.

ADDRESS: 7 FAIRBANKS LANE; NORTH READING, MA 01864  
TAX MAP OR PARCEL ID NO.: 61-99

The description of the property that appears in the mortgage to be foreclosed shall control in the event of a typographical error in this publication.

For Mortgagors' Title see deed dated January 31, 2003, and recorded in Book 37909 at Page 107 with the Middlesex County (Southern District) Registry of Deeds.

TERMS OF SALE: Said premises will be sold and conveyed subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens and assessments, if any, which take precedence over the said mortgage above described.

FIVE THOUSAND (\$5,000.00) Dollars of the purchase price must be paid by a certified check, bank treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid in cash, certified check, bank treasurer's or cashier's check within sixty (60) days after the date of sale.

Other terms to be announced at the sale.

BENDETT & MCHUGH, PC  
270 Farmington Avenue  
Farmington, CT 06032  
Attorney for U.S. Bank National Association, not in its  
individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT  
Present Holder of the Mortgage  
(860) 677-2868

**CERTIFICATE RELATIVE TO FORECLOSING PARTY'S  
RIGHT TO FORECLOSE PURSUANT TO 209 C.M.R 18.21A(2)(c)**

The undersigned, Paul Romero, having personal knowledge of the facts herein stated, hereby certifies as follows:

1. I am a Assistant Secretary of Rushmore Loan Management Services LLC.
2. Rushmore Loan Management Services LLC is a loan servicer within the meaning of 209 C.M.R. 18.02 for U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT with respect to that certain mortgage given by Cary D. Boucher and Robin L. Boucher to Mortgage Electronic Registration Systems, Inc. as mortgagee, as nominee for National Future Mortgage, Inc., its successors and assigns dated July 28, 2008, and recorded with Middlesex County (Southern District) Registry of Deeds in Book 51535, Page 48 (the "Mortgage"). Said mortgage is affected by a Judgment which reformed the mortgage to included Robin L. Boucher as a borrower dated September 23, 2020, recorded or filed in Middlesex County (South District) Registry of Deeds in Book 75991, Page 487.
3. The Mortgage encumbers property known as 7 Fairbanks Lane, North Reading, Massachusetts 01864 (the "Property").
4. According to a review of our business records, the record holder of the Mortgage as of the date of this certification is U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT. The chain of recorded assignments of the Mortgage is set forth as follows:  
Mortgage: From Cary D. Boucher and Robin L. Boucher to Mortgage Electronic Registration Systems, Inc. as mortgagee, as nominee for National Future Mortgage, Inc., its successors and assigns, dated 7/28/2008:

[X] recorded in Middlesex County (Southern District) Registry of Deeds in Book 51535, Page 48.

[ ] filed in Middlesex Registry District of the Land Court as Document No. \_\_\_\_ and noted on Certificate of Title No.\_\_\_\_ .

Assigned to U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT by assignment(s) dated and recorded/files as follows:

Assignment from Nationstar Mortgage LLC to U.S. Bank National Association, not in its individual capacity, but solely as Trustee for the RMAC Trust, Series 2016-CTT dated May 17, 2018.

[X] recorded Middlesex County (Southern District) Registry of Deeds in Book 71030, Page 431.

[ ] filed in Middlesex Registry District of the Land Court as Document No. \_\_\_\_\_ and noted on Certificate of Title No. \_\_\_\_\_.

Assignment from New York Community Bank to Nationstar Mortgage LLC dated May 25, 2011.

[X] recorded Middlesex County (Southern District) Registry of Deeds in Book 56958, Page 129.

[ ] filed in Middlesex Registry District of the Land Court as Document No. \_\_\_\_\_ and noted on Certificate of Title No. \_\_\_\_\_.

Assignment from Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for National Future Mortgage, Inc., its successors and assigns to New York Community Bank dated August 4, 2010.

[X] recorded Middlesex County (Southern District) Registry of Deeds in Book 55182, Page 450.

[ ] filed in Middlesex Registry District of the Land Court as Document No. \_\_\_\_\_ and noted on Certificate of Title No. \_\_\_\_\_.

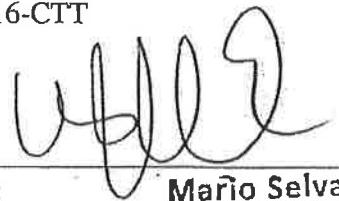
5. According to a review of our business records, the Promissory Note granted by Cary D. Boucher to National Future Mortgage, Inc., dated July 28, 2008 in the original principal amount of \$245,000.00 is currently owned by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT.
6. U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT has the right to foreclose because the mortgage loan is in the default and U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT is the holder of the Mortgage and the holder of the Note or is the authorized agent of the Note holder.

7. A copy of the original promissory note secured by the Mortgage, together with all existing endorsements and allonges, is provided herewith.

Rushmore Loan Management Services LLC  
as Servicer for U.S. Bank National  
Association, not in its individual capacity but  
solely as Trustee for the RMAC Trust, Series  
2016-CTT

6-1-22  
Date

By:  
Title:



Mario Selva

ASSISTANT VICE PRESIDENT

Redacted information

ORIGINAL

NOTE

Loan Number: [REDACTED] C

MIN.: [REDACTED]

July 28, 2008  
[Date]

Gibbsboro  
[City]

New Jersey  
[State]

7 Fairbanks Lane, North Reading, MA 01864  
[Property Address]

**1. BORROWER'S PROMISE TO PAY**

In return for a loan that I have received, I promise to pay U.S. \$245,000.00 (this amount is called "Principal"), plus interest; to the order of the Lender. The Lender is NATIONAL FUTURE MORTGAGE, INC.. I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

**2. INTEREST**

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 7.000%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

**3. PAYMENTS**

**(A) Time and Place of Payments**

I will pay Principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on September, 2008. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on August 1, 2038, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at NATIONALSETTLEMENTS@COMCAST.NET, GIBBSBORO, NJ 08026 or at a different place if required by the Note Holder.

**(B) Amount of Monthly Payments**

My monthly payment will be in the amount of U.S. \$1,629.99 .

**4. BORROWER'S RIGHT TO PREPAY**

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

CDB

**5. LOAN CHARGES**

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

**6. BORROWER'S FAILURE TO PAY AS REQUIRED****(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 3.000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

**(B) Default**

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

**(C) Notice of Default**

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

**(D) No Waiver By Note Holder**

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

**(E) Payment of Note Holder's Costs and Expenses**

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

**7. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

**8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

**9. WAIVERS**

I and any other person who has obligations under this Note waive the rights of presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

**10. UNIFORM SECURED NOTE**

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same

COB

date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

  
\_\_\_\_\_  
Cary D. Boucher (Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

[Sign Original Only]

LENDER: NATIONAL FUTURE MORTGAGE, INC.

BORROWER: Cary D Boucher

PROPERTY: 7 Fairbanks Lane, North Reading, MA 01864

LOAN NO./MIN: [REDACTED]

## ENDORSEMENT ALLONGE TO NOTE

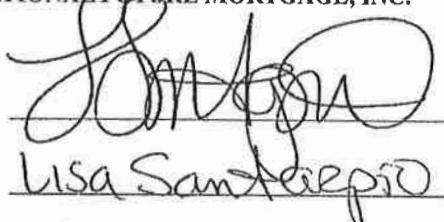
This Allonge to Note is to that certain Note dated July 28, 2008, executed by Cary D Boucher in the amount of \$245,000.00, in favor of NATIONAL FUTURE MORTGAGE, INC. as payee. This Allonge is affixed and becomes a permanent part of said Note.

PAY TO THE ORDER OF AmTrust Bank

WITHOUT RE COURSE.

LENDER: NATIONAL FUTURE MORTGAGE, INC.

Signature By:



Printed Name:

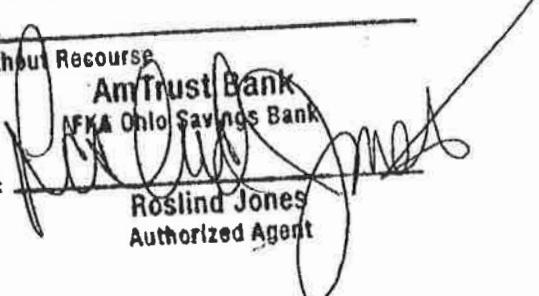
Lisa Santarelli

Title:

Closing Manager

Cleveland, Ohio \_\_\_\_\_ 20 \_\_\_\_\_  
PAY TO THE ORDER OF

Without Recourse  
AmTrust Bank  
AFKA Ohio Savings Bank  
BY: Roslind Jones  
Roslind Jones  
Authorized Agent



---

RENDETTE & HUGHES

---

ATTORNEYS AT LAW  
Concord • Manchester  
New Hampshire • Rhode Island • Vermont270 Farmington Ave  
RM 151  
Farmington, CT 06032

## USPS CERTIFIED MAIL



---

9414 8149 0302 3312 1245 71

---

Cary D. Boucher  
1209 Edgewater Drive, Suite 203  
Orlando, FL 32804

Date Printed: 08/15/2022  
BMPC Matter#: 5846FC-202111454

**BENDETT & McHUGH, P.C.**  
**ATTORNEYS AT LAW**

August 15, 2022

Cary D. Boucher  
1209 Edgewater Drive, Suite 203  
Orlando, Florida 32804

RE: Cary D. Boucher and Robin L. Boucher  
7 Fairbanks Lane, North Reading, MA 01864

Dear Cary D. Boucher:

This office has been retained by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT, {successor in interest to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc. } in connection with the mortgage loan on the above-referenced property. In accordance with the provisions of Massachusetts General Laws Chapter 244, Section 14, you are hereby notified of the foreclosure sale of the above-referenced property on October 13, 2022, all in accordance with the attached legal notice of Mortgagee's Sale of Real Estate. Publication of this notice is scheduled to begin on or about September 8, 2022, in the North Reading Transcript.

Enclosed herein please also find a deficiency notice, which is being provided to you pursuant to Massachusetts General Laws, Chapter 244, Section 17B. If the debt secured by your mortgage has been discharged in bankruptcy, no demand for payment of the loan is being made, and this notice is given solely to comply with the statute.

This communication is from a debt collector.

Very truly yours,

/s/ Geoffrey Moore

Geoffrey R. Moore  
GRM/dmh  
Enclosures  
Certified Mail/RRR and Regular Mail (copy)

**NOTICE: THE LAW FIRM OF BENDETT & MCHUGH, PC IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY WHICH DISCHARGED THIS DEBT, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.**

**BENDETT & McHUGH, P.C.**  
**ATTORNEYS AT LAW**

August 15, 2022

TO: Cary D. Boucher

RE: NOTICE OF INTENTION TO FORECLOSE AND OF  
DEFICIENCY AFTER FORECLOSURE OF MORTGAGE

You are hereby notified, in accordance with Massachusetts General Laws, Chapter 244, § 14 and Chapter 244, § 17B of the intention of U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT, successor-in-interest / successor-by-merger to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., on or after October 13, 2022 to foreclose by sale under the Power of Sale for breach of conditions of the mortgage held by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT on property at 7 Fairbanks Lane, North Reading, Massachusetts, dated July 28, 2008, and recorded with the Middlesex County (Southern District) Registry of Deeds in Book 51535 at Page 48 to secure a certain Promissory Note given by Cary D. Boucher for the whole or part of which you may be liable to U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT, if allowed by law, in case of a deficiency in the proceeds of the foreclosure sale.

**NOTICE: THE LAW FIRM OF BENDETT & MCHUGH, PC IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY WHICH DISCHARGED THIS DEBT, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.**

**NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE**

Premises: 7 Fairbanks Lane, North Reading, Massachusetts

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Cary D. Boucher and Robin L. Boucher to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., said mortgage dated July 28, 2008 and recorded in the Middlesex County (Southern District) Registry of Deeds, in Book 51535 at Page 48 and now held by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT by virtue of an assignment from Nationstar Mortgage LLC to U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT dated May 17, 2018 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 71030 at Page 431; previously assigned by New York Community Bank to Nationstar Mortgage LLC, by virtue of an assignment, dated May 25, 2011 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 56958 at Page 129; previously assigned by Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for National Future Mortgage, Inc., its successors to New York Community Bank, by virtue of an assignment, dated August 4, 2010 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 55182 at Page 450, for breach of the conditions in said mortgage and for the purpose of foreclosing the same, will be sold at **Public Auction on October 13, 2022 at 11:00 AM Local Time** upon the premises, all and singular the premises described in said mortgage, to wit:

THE LAND IN NORTH READING, MIDDLESEX COUNTY, MASSACHUSETTS AND BEING SHOWN AS LOT NO. 7 ON A PLAN ENTITLED, "DEFINITIVE SUBDIVISION PLAN OF FAIRBANKS ESTATES", PREPARED FOR: TOWER HOMES, INC.", BY THOMAS E. NEVE ASSCIATES, INC., ENGINEERS – SURVEYORS – LAND USE PLANNERS, DATED JUNE 1, 2001 RECORDED WITH MIDDLESEX COUNTY (SOUTHERN DISTRICT) REGISTRY OF DEEDS, PLAN NUMBER 32 OF 2002, INSTRUMENT NO. 1256 OF JANUARY 10<sup>TH</sup>, 2002.

BEGINNING AT A POINT ON THE SOUTHERLY SIDELINE OF FAIRBANKS LANE A THE FRONT CORNER OF LOTS 7 AND 8;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE SOUTH 86 DEGREES 05 MINUTES 26 SECONDS EAST A DISTANCE OF 155.71 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 323.75 FEET A DISTANCE OF 12.50' TO A CORNER OF LOT 6;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 05 DEGREES 10 MINUTES 44 SECONDS WEST A DISTANCE OF 86.81 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 04 DEGREES 07 MINUTES 23 SECONDS EAST A DISTANCE OF 420.69 FEET TO A CORNER AT LAND OF NORTH HILL

RECREATIONAL TRUST, LAND OF 1998 REALTY TRUST AND LOT 6;

THENCE TURNING AND RUNNING ALONG LAND OF NORTH HILL RECREATIONAL TRUST NORTH 63 DEGREES 25 MINUTES 09 SECONDS WEST A DISTANCE OF 238.34 FEET TO A CORNER AT LOT 8;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 05 DEGREES 46 MINUTES 38 SECONDS EAST A DISTANCE OF 366.13 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 16 DEGREES 32 MINUTES 18 SECONDS WEST A DISTANCE OF 48.87 FEET TO THE POINT OF BEGINNING.

MEANING AND INTENDING TO CONVEY LOT 7, CONTAINING 81,036 SQUARE FEET OR 1.86 ACRES OF LAND AS SHOWN ON A DEFINITIVE SUBDIVISION PLAN OF "FAIRBANKS ESTATES", NORTH READING, MASSACHUSETTS, SHEET 2 OF 9, PREPARED FOR TOWER REALTY TRUST AND PREPARED BY THOMAS E. NEVE ASSOCIATES, INC.  
REVISED DATED OCTOBER 29, 2001.

ADDRESS: 7 FAIRBANKS LANE; NORTH READING, MA 01864  
TAX MAP OR PARCEL ID NO.: 61-99

The description of the property that appears in the mortgage to be foreclosed shall control in the event of a typographical error in this publication.

For Mortgagors' Title see deed dated January 31, 2003, and recorded in Book 37909 at Page 107 with the Middlesex County (Southern District) Registry of Deeds.

TERMS OF SALE: Said premises will be sold and conveyed subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens and assessments, if any, which take precedence over the said mortgage above described.

FIVE THOUSAND (\$5,000.00) Dollars of the purchase price must be paid by a certified check, bank treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid in cash, certified check, bank treasurer's or cashier's check within sixty (60) days after the date of sale.

Other terms to be announced at the sale.

BENDETT & MCHUGH, PC

270 Farmington Avenue

Farmington, CT 06032

Attorney for U.S. Bank National Association, not in its

individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT

Present Holder of the Mortgage

(860) 677-2868

**CERTIFICATE RELATIVE TO FORECLOSING PARTY'S  
RIGHT TO FORECLOSE PURSUANT TO 209 C.M.R 18.21A(2)(c)**

The undersigned, Paul Romero, having personal knowledge of the facts herein stated, hereby certifies as follows:

1. I am a Assistant Secretary of Rushmore Loan Management Services LLC.
2. Rushmore Loan Management Services LLC is a loan servicer within the meaning of 209 C.M.R. 18.02 for U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT with respect to that certain mortgage given by Cary D. Boucher and Robin L. Boucher to Mortgage Electronic Registration Systems, Inc. as mortgagee, as nominee for National Future Mortgage, Inc., its successors and assigns dated July 28, 2008, and recorded with Middlesex County (Southern District) Registry of Deeds in Book 51535, Page 48 (the "Mortgage"). Said mortgage is affected by a Judgment which reformed the mortgage to included Robin L. Boucher as a borrower dated September 23, 2020, recorded or filed in Middlesex County (South District) Registry of Deeds in Book 75991, Page 487.
3. The Mortgage encumbers property known as 7 Fairbanks Lane, North Reading, Massachusetts 01864 (the "Property").
4. According to a review of our business records, the record holder of the Mortgage as of the date of this certification is U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT. The chain of recorded assignments of the Mortgage is set forth as follows:  
Mortgage: From Cary D. Boucher and Robin L. Boucher to Mortgage Electronic Registration Systems, Inc. as mortgagee, as nominee for National Future Mortgage, Inc., its successors and assigns, dated 7/28/2008:

[X] recorded in Middlesex County (Southern District) Registry of Deeds in Book 51535, Page 48.

[ ] filed in Middlesex Registry District of the Land Court as Document No. \_\_\_\_ and noted on Certificate of Title No. \_\_\_\_ .

Assigned to U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT by assignment(s) dated and recorded/files as follows:

Assignment from Nationstar Mortgage LLC to U.S. Bank National Association, not in its individual capacity, but solely as Trustee for the RMAC Trust, Series 2016-CTT dated May 17, 2018.

[X] recorded Middlesex County (Southern District) Registry of Deeds in Book 71030, Page 431.

[ ] filed in Middlesex Registry District of the Land Court as Document No. \_\_\_\_\_ and noted on Certificate of Title No. \_\_\_\_\_.

Assignment from New York Community Bank to Nationstar Mortgage LLC dated May 25, 2011.

[X] recorded Middlesex County (Southern District) Registry of Deeds in Book 56958, Page 129.

[ ] filed in Middlesex Registry District of the Land Court as Document No. \_\_\_\_\_ and noted on Certificate of Title No. \_\_\_\_\_.

Assignment from Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for National Future Mortgage, Inc., its successors and assigns to New York Community Bank dated August 4, 2010.

[X] recorded Middlesex County (Southern District) Registry of Deeds in Book 55182, Page 450.

[ ] filed in Middlesex Registry District of the Land Court as Document No. \_\_\_\_\_ and noted on Certificate of Title No. \_\_\_\_\_.

5. According to a review of our business records, the Promissory Note granted by Cary D. Boucher to National Future Mortgage, Inc., dated July 28, 2008 in the original principal amount of \$245,000.00 is currently owned by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT.
6. U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT has the right to foreclose because the mortgage loan is in the default and U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT is the holder of the Mortgage and the holder of the Note or is the authorized agent of the Note holder.

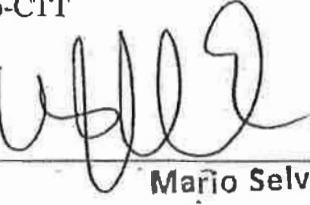
7. A copy of the original promissory note secured by the Mortgage, together with all existing endorsements and allonges, is provided herewith.

Rushmore Loan Management Services LLC  
as Servicer for U.S. Bank National  
Association, not in its individual capacity but  
solely as Trustee for the RMAC Trust, Series  
2016-CTT

6-1-22

---

Date

By:   
Title:

Mario Selva  
ASSISTANT VICE PRESIDENT

Redacted information

ORIGINAL

NOTE

Loan Number: [REDACTED] C

MIN. [REDACTED]

July 28, 2008  
[Date]

Gibbsboro  
[City]

New Jersey  
[State]

7 Fairbanks Lane, North Reading, MA 01864  
[Property Address]

**1. BORROWER'S PROMISE TO PAY**

In return for a loan that I have received, I promise to pay U.S. \$245,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is NATIONAL FUTURE MORTGAGE, INC.. I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

**2. INTEREST**

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 7.000%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

**3. PAYMENTS**

**(A) Time and Place of Payments**

I will pay Principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on September, 2008. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on August 1, 2038, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at NATIONALSETTLEMENTS@COMCAST.NET, GIBBSBORO, NJ 08026 or at a different place if required by the Note Holder.

**(B) Amount of Monthly Payments**

My monthly payment will be in the amount of U.S. \$1,629.99 .

**4. BORROWER'S RIGHT TO PREPAY**

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

CDB

**5. LOAN CHARGES**

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

**6. BORROWER'S FAILURE TO PAY AS REQUIRED****(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 3.000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

**(B) Default**

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

**(C) Notice of Default**

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

**(D) No Waiver By Note Holder**

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

**(E) Payment of Note Holder's Costs and Expenses**

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

**7. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

**8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

**9. WAIVERS**

I and any other person who has obligations under this Note waive the rights of presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

**10. UNIFORM SECURED NOTE**

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same

COB

date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.



Cary B Boucher (Seal)  
-Borrower

(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

*[Sign Original Only]*

LENDER: NATIONAL FUTURE MORTGAGE, INC.

BORROWER: Cary D Boucher

PROPERTY: 7 Fairbanks Lane, North Reading, MA 01864

LOAN NO./MIN: [REDACTED]

## ENDORSEMENT ALLONGE TO NOTE

This Allonge to Note is to that certain Note dated July 28, 2008, executed by Cary D Boucher in the amount of \$245,000.00, in favor of NATIONAL FUTURE MORTGAGE, INC. as payee. This Allonge is affixed and becomes a permanent part of said Note.

PAY TO THE ORDER OF AmTrust Bank

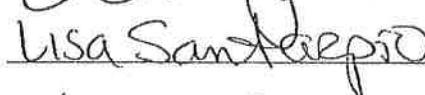
WITHOUT RE COURSE.

LENDER: NATIONAL FUTURE MORTGAGE, INC.

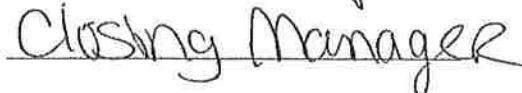
Signature By:



Printed Name:



Title:



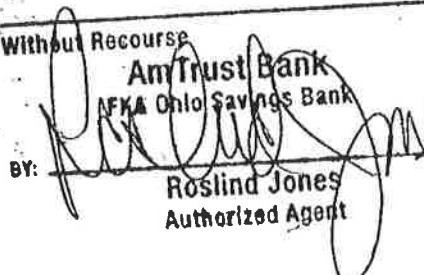
Cleveland, Ohio \_\_\_\_\_ 20 \_\_\_\_\_  
PAY TO THE ORDER OF

Without Recourse

AmTrust Bank

AFFA Ohio Savings Bank

BY:

  
Roslind Jones  
Authorized Agent

---

BENDETTI & McHUGH, LLCATTORNEYS AT LAW  
Connecticut • Massachusetts  
New Hampshire • Rhode Island • Vermont270 Farmington Ave  
RM 151  
Farmington, CT 06032

---

USPS CERTIFIED MAIL

---



---

9414 8149 0302 3312 1245 95

---

Robin L. Boucher  
7 Fairbanks Lane  
North Reading, MA 01864

Date Printed: 08/15/2022  
BMPC Matter#: 5846FC-202111454

**BENDETT & McHUGH, P.C.**  
**ATTORNEYS AT LAW**

August 15, 2022

Robin L. Boucher  
7 Fairbanks Lane  
North Reading, Massachusetts 01864

RE: Cary D. Boucher and Robin L. Boucher  
7 Fairbanks Lane, North Reading, MA 01864

Dear Robin L. Boucher:

This office has been retained by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT, {successor in interest to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc. } in connection with the mortgage loan on the above-referenced property. In accordance with the provisions of Massachusetts General Laws Chapter 244, Section 14, you are hereby notified of the foreclosure sale of the above-referenced property on October 13, 2022, all in accordance with the attached legal notice of Mortgagee's Sale of Real Estate. Publication of this notice is scheduled to begin on or about September 8, 2022, in the North Reading Transcript.

This communication is from a debt collector.

Very truly yours,

/s/ Geoffrey Moore

Geoffrey R. Moore

GRM/dmh  
Enclosures  
Certified Mail/RRR and Regular Mail (copy)

**NOTICE: THE LAW FIRM OF BENDETT & MCHUGH, PC IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY WHICH DISCHARGED THIS DEBT, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.**

**NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE**

Premises: 7 Fairbanks Lane, North Reading, Massachusetts

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Cary D. Boucher and Robin L. Boucher to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., said mortgage dated July 28, 2008 and recorded in the Middlesex County (Southern District) Registry of Deeds, in Book 51535 at Page 48 and now held by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT by virtue of an assignment from Nationstar Mortgage LLC to U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT dated May 17, 2018 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 71030 at Page 431; previously assigned by New York Community Bank to Nationstar Mortgage LLC, by virtue of an assignment, dated May 25, 2011 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 56958 at Page 129; previously assigned by Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for National Future Mortgage, Inc., its successors to New York Community Bank, by virtue of an assignment, dated August 4, 2010 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 55182 at Page 450, for breach of the conditions in said mortgage and for the purpose of foreclosing the same, will be sold at **Public Auction on October 13, 2022 at 11:00 AM Local Time** upon the premises, all and singular the premises described in said mortgage, to wit:

THE LAND IN NORTH READING, MIDDLESEX COUNTY, MASSACHUSETTS AND BEING SHOWN AS LOT NO. 7 ON A PLAN ENTITLED, "DEFINITIVE SUBDIVISION PLAN OF FAIRBANKS ESTATES", PREPARED FOR: TOWER HOMES, INC.", BY THOMAS E. NEVE ASSCIATES, INC., ENGINEERS – SURVEYORS – LAND USE PLANNERS, DATED JUNE 1, 2001 RECORDED WITH MIDDLESEX COUNTY (SOUTHERN DISTRICT) REGISTRY OF DEEDS, PLAN NUMBER 32 OF 2002, INSTRUMENT NO. 1256 OF JANUARY 10<sup>TH</sup>, 2002.

BEGINNING AT A POINT ON THE SOUTHERLY SIDELINE OF FAIRBANKS LANE A THE FRONT CORNER OF LOTS 7 AND 8;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE SOUTH 86 DEGREES 05 MINUTES 26 SECONDS EAST A DISTANCE OF 155.71 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 323.75 FEET A DISTANCE OF 12.50' TO A CORNER OF LOT 6;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 05 DEGREES 10 MINUTES 44 SECONDS WEST A DISTANCE OF 86.81 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 04 DEGREES 07 MINUTES 23 SECONDS EAST A DISTANCE OF 420.69 FEET TO A CORNER AT LAND OF NORTH HILL

RECREATIONAL TRUST, LAND OF 1998 REALTY TRUST AND LOT 6;

THENCE TURNING AND RUNNING ALONG LAND OF NORTH HILL RECREATIONAL TRUST NORTH 63 DEGREES 25 MINUTES 09 SECONDS WEST A DISTANCE OF 238.34 FEET TO A CORNER AT LOT 8;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 05 DEGREES 46 MINUTES 38 SECONDS EAST A DISTANCE OF 366.13 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 16 DEGREES 32 MINUTES 18 SECONDS WEST A DISTANCE OF 48.87 FEET TO THE POINT OF BEGINNING.

MEANING AND INTENDING TO CONVEY LOT 7, CONTAINING 81,036 SQUARE FEET OR 1.86 ACRES OF LAND AS SHOWN ON A DEFINITIVE SUBDIVISION PLAN OF "FAIRBANKS ESTATES", NORTH READING, MASSACHUSETTS, SHEET 2 OF 9, PREPARED FOR TOWER REALTY TRUST AND PREPARED BY THOMAS E. NEVE ASSOCIATES, INC. REVISED DATED OCTOBER 29, 2001.

ADDRESS: 7 FAIRBANKS LANE, NORTH READING, MA 01864  
TAX MAP OR PARCEL ID NO.: 61-99

The description of the property that appears in the mortgage to be foreclosed shall control in the event of a typographical error in this publication.

For Mortgagors' Title see deed dated January 31, 2003, and recorded in Book 37909 at Page 107 with the Middlesex County (Southern District) Registry of Deeds.

TERMS OF SALE: Said premises will be sold and conveyed subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens and assessments, if any, which take precedence over the said mortgage above described.

FIVE THOUSAND (\$5,000.00) Dollars of the purchase price must be paid by a certified check, bank treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid in cash, certified check, bank treasurer's or cashier's check within sixty (60) days after the date of sale.

Other terms to be announced at the sale.

BENDETT & MCHUGH, PC

270 Farmington Avenue

Farmington, CT 06032

Attorney for U.S. Bank National Association, not in its

individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT

Present Holder of the Mortgage

(860) 677-2868

---

**BENDETTE & McHUGH LLC**ATTORNEYS AT LAW  
Counselor • Title • Vice Chairman  
New Hampshire • Rhode Island • Vermont270 Farmington Ave  
RM 151  
Farmington, CT 06032

---

USPS CERTIFIED MAIL

---



---

9414 8149 0302 3312 1246 01

---

\* Robin L. Boucher  
1209 Edgewater Drive, Suite 203  
Orlando, FL 32804

Date Printed: 08/15/2022

BMPC Matter#: 5846FC-202111454

**BENDETT & McHUGH, P.C.**  
**ATTORNEYS AT LAW**

August 15, 2022

Robin L. Boucher  
1209 Edgewater Drive, Suite 203  
Orlando, Florida 32804

RE: Cary D. Boucher and Robin L. Boucher  
7 Fairbanks Lane, North Reading, MA 01864

Dear Robin L. Boucher:

This office has been retained by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT, {successor in interest to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc. } in connection with the mortgage loan on the above-referenced property. In accordance with the provisions of Massachusetts General Laws Chapter 244, Section 14, you are hereby notified of the foreclosure sale of the above-referenced property on October 13, 2022, all in accordance with the attached legal notice of Mortgagee's Sale of Real Estate. Publication of this notice is scheduled to begin on or about September 8, 2022, in the North Reading Transcript.

This communication is from a debt collector.

Very truly yours,

/s/ Geoffrey Moore

Geoffrey R. Moore

GRM/dmh  
Enclosures  
Certified Mail/RRR and Regular Mail (copy)

**NOTICE: THE LAW FIRM OF BENDETT & MCHUGH, PC IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY WHICH DISCHARGED THIS DEBT, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.**

**NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE**

Premises: 7 Fairbanks Lane, North Reading, Massachusetts

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Cary D. Boucher and Robin L. Boucher to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., said mortgage dated July 28, 2008 and recorded in the Middlesex County (Southern District) Registry of Deeds, in Book 51535 at Page 48 and now held by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT by virtue of an assignment from Nationstar Mortgage LLC to U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT dated May 17, 2018 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 71030 at Page 431; previously assigned by New York Community Bank to Nationstar Mortgage LLC, by virtue of an assignment, dated May 25, 2011 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 56958 at Page 129; previously assigned by Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for National Future Mortgage, Inc., its successors to New York Community Bank, by virtue of an assignment, dated August 4, 2010 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 55182 at Page 450, for breach of the conditions in said mortgage and for the purpose of foreclosing the same, will be sold at **Public Auction on October 13, 2022 at 11:00 AM Local Time** upon the premises, all and singular the premises described in said mortgage, to wit:

THE LAND IN NORTH READING, MIDDLESEX COUNTY, MASSACHUSETTS AND BEING SHOWN AS LOT NO. 7 ON A PLAN ENTITLED, "DEFINITIVE SUBDIVISION PLAN OF FAIRBANKS ESTATES", PREPARED FOR: TOWER HOMES, INC.", BY THOMAS E. NEVE ASSCIATES, INC., ENGINEERS – SURVEYORS – LAND USE PLANNERS, DATED JUNE 1, 2001 RECORDED WITH MIDDLESEX COUNTY (SOUTHERN DISTRICT) REGISTRY OF DEEDS, PLAN NUMBER 32 OF 2002, INSTRUMENT NO. 1256 OF JANUARY 10<sup>TH</sup>, 2002.

BEGINNING AT A POINT ON THE SOUTHERLY SIDELINE OF FAIRBANKS LANE A THE FRONT CORNER OF LOTS 7 AND 8;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE SOUTH 86 DEGREES 05 MINUTES 26 SECONDS EAST A DISTANCE OF 155.71 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 323.75 FEET A DISTANCE OF 12.50' TO A CORNER OF LOT 6;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 05 DEGREES 10 MINUTES 44 SECONDS WEST A DISTANCE OF 86.81 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 04 DEGREES 07 MINUTES 23 SECONDS EAST A DISTANCE OF 420.69 FEET TO A CORNER AT LAND OF NORTH HILL

RECREATIONAL TRUST, LAND OF 1998 REALTY TRUST AND LOT 6;

THENCE TURNING AND RUNNING ALONG LAND OF NORTH HILL RECREATIONAL TRUST NORTH 63 DEGREES 25 MINUTES 09 SECONDS WEST A DISTANCE OF 238.34 FEET TO A CORNER AT LOT 8;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 05 DEGREES 46 MINUTES 38 SECONDS EAST A DISTANCE OF 366.13 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 16 DEGREES 32 MINUTES 18 SECONDS WEST A DISTANCE OF 48.87 FEET TO THE POINT OF BEGINNING.

MEANING AND INTENDING TO CONVEY LOT 7, CONTAINING 81,036 SQUARE FEET OR 1.86 ACRES OF LAND AS SHOWN ON A DEFINITIVE SUBDIVISION PLAN OF "FAIRBANKS ESTATES", NORTH READING, MASSACHUSETTS, SHEET 2 OF 9, PREPARED FOR TOWER REALTY TRUST AND PREPARED BY THOMAS E. NEVE ASSOCIATES, INC.  
REVISED DATED OCTOBER 29, 2001.

ADDRESS: 7 FAIRBANKS LANE; NORTH READING, MA 01864  
TAX MAP OR PARCEL ID NO.: 61-99

The description of the property that appears in the mortgage to be foreclosed shall control in the event of a typographical error in this publication.

For Mortgagors' Title see deed dated January 31, 2003, and recorded in Book 37909 at Page 107 with the Middlesex County (Southern District) Registry of Deeds.

TERMS OF SALE: Said premises will be sold and conveyed subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens and assessments, if any, which take precedence over the said mortgage above described.

FIVE THOUSAND (\$5,000.00) Dollars of the purchase price must be paid by a certified check, bank treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid in cash, certified check, bank treasurer's or cashier's check within sixty (60) days after the date of sale.

Other terms to be announced at the sale.

BENDETT & MCHUGH, PC

270 Farmington Avenue

Farmington, CT 06032

Attorney for U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT

Present Holder of the Mortgage

(860) 677-2868

---

**BENDETTE & McHUGH, LLC**ATTORNEYS AT LAW  
Cincinnati • Silver Spring • Minneapolis  
New Hampshire • Rhode Island • Vermont270 Farmington Ave  
RM 151  
Farmington, CT 06032

---

USPS CERTIFIED MAIL

---



---

9414 8149 0302 3312 1246 18

---

Austin Preparatory School  
c/o Charlene S. Bazarian, Esq.  
40 Border Road  
Reading , MA 01867

Date Printed: 08/15/2022  
BMPC Matter#: 5846FC-202111454

**BENDETT & McHUGH, P.C.**  
**ATTORNEYS AT LAW**

August 15, 2022

Austin Preparatory School  
c/o Charlene S. Bazarian, Esq.  
40 Border Road  
Reading, MA 01867

RE: Austin Preparatory School v. Robin Boucher  
7 Fairbanks Lane, North Reading, MA 01864

Dear Sir/Madam:

Enclosed is a copy of a mortgagee's notice of foreclosure sale which indicates that the above-referenced property is to be sold at a foreclosure sale to be held at the time and place set forth therein. This notice is being sent to you because a title report indicates that you have an interest in the above-referenced property.

If you have any questions, please do not hesitate to contact this office.

Very truly yours,

/s/ Geoffrey Moore

Geoffrey R. Moore

GRM/dmh  
Enclosure  
Certified Mail/RRR  
and Regular Mail (copy)

**NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE**

Premises: 7 Fairbanks Lane, North Reading, Massachusetts

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Cary D. Boucher and Robin L. Boucher to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., said mortgage dated July 28, 2008 and recorded in the Middlesex County (Southern District) Registry of Deeds, in Book 51535 at Page 48 and now held by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT by virtue of an assignment from Nationstar Mortgage LLC to U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT dated May 17, 2018 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 71030 at Page 431; previously assigned by New York Community Bank to Nationstar Mortgage LLC, by virtue of an assignment, dated May 25, 2011 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 56958 at Page 129; previously assigned by Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for National Future Mortgage, Inc., its successors to New York Community Bank, by virtue of an assignment, dated August 4, 2010 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 55182 at Page 450, for breach of the conditions in said mortgage and for the purpose of foreclosing the same, will be sold at **Public Auction on October 13, 2022 at 11:00 AM Local Time** upon the premises, all and singular the premises described in said mortgage, to wit:

THE LAND IN NORTH READING, MIDDLESEX COUNTY, MASSACHUSETTS AND BEING SHOWN AS LOT NO. 7 ON A PLAN ENTITLED, "DEFINITIVE SUBDIVISION PLAN OF FAIRBANKS ESTATES", PREPARED FOR: TOWER HOMES, INC.", BY THOMAS E. NEVE ASSCIATES, INC., ENGINEERS – SURVEYORS – LAND USE PLANNERS, DATED JUNE 1, 2001 RECORDED WITH MIDDLESEX COUNTY (SOUTHERN DISTRICT) REGISTRY OF DEEDS, PLAN NUMBER 32 OF 2002, INSTRUMENT NO. 1256 OF JANUARY 10<sup>TH</sup>, 2002.

BEGINNING AT A POINT ON THE SOUTHERLY SIDELINE OF FAIRBANKS LANE A THE FRONT CORNER OF LOTS 7 AND 8;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE SOUTH 86 DEGREES 05 MINUTES 26 SECONDS EAST A DISTANCE OF 155.71 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 323.75 FEET A DISTANCE OF 12.50' TO A CORNER OF LOT 6;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 05 DEGREES 10 MINUTES 44 SECONDS WEST A DISTANCE OF 86.81 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 04 DEGREES 07 MINUTES 23 SECONDS EAST A DISTANCE OF 420.69 FEET TO A CORNER AT LAND OF NORTH HILL

RECREATIONAL TRUST, LAND OF 1998 REALTY TRUST AND LOT 6;

THENCE TURNING AND RUNNING ALONG LAND OF NORTH HILL RECREATIONAL TRUST NORTH 63 DEGREES 25 MINUTES 09 SECONDS WEST A DISTANCE OF 238.34 FEET TO A CORNER AT LOT 8;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 05 DEGREES 46 MINUTES 38 SECONDS EAST A DISTANCE OF 366.13 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 16 DEGREES 32 MINUTES 18 SECONDS WEST A DISTANCE OF 48.87 FEET TO THE POINT OF BEGINNING.

MEANING AND INTENDING TO CONVEY LOT 7, CONTAINING 81,036 SQUARE FEET OR 1.86 ACRES OF LAND AS SHOWN ON A DEFINITIVE SUBDIVISION PLAN OF "FAIRBANKS ESTATES", NORTH READING, MASSACHUSETTS, SHEET 2 OF 9, PREPARED FOR TOWER REALTY TRUST AND PREPARED BY THOMAS E. NEVE ASSOCIATES, INC. REVISED DATED OCTOBER 29, 2001.

ADDRESS: 7 FAIRBANKS LANE; NORTH READING, MA 01864  
TAX MAP OR PARCEL ID NO.: 61-99

The description of the property that appears in the mortgage to be foreclosed shall control in the event of a typographical error in this publication.

For Mortgagors' Title see deed dated January 31, 2003, and recorded in Book 37909 at Page 107 with the Middlesex County (Southern District) Registry of Deeds.

TERMS OF SALE: Said premises will be sold and conveyed subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens and assessments, if any, which take precedence over the said mortgage above described.

FIVE THOUSAND (\$5,000.00) Dollars of the purchase price must be paid by a certified check, bank treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid in cash, certified check, bank treasurer's or cashier's check within sixty (60) days after the date of sale.

Other terms to be announced at the sale.

BENDETT & MCHUGH, PC  
270 Farmington Avenue  
Farmington, CT 06032

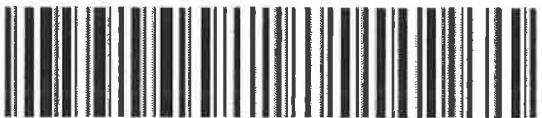
Attorney for U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT  
Present Holder of the Mortgage  
(860) 677-2868

BENDETTE & McHUGH, LLC

ATTORNEYS AT LAW  
Exeter • New Hampshire  
New Hampshire • Rhode Island • Vermont

270 Farmington Ave.  
RM 151  
Farmington, CT 06032

USPS CERTIFIED MAIL



9414 8149 0302 3312 1246 25

Austin Preparatory School  
101 Willow Street  
Reading, MA 01867

Date Printed: 08/15/2022

BMPC Matter#: 5846FC-202111454

BENDETT & McHUGH, P.C.  
ATTORNEYS AT LAW

August 15, 2022

Austin Preparatory School  
101 Willow Street  
Reading, MA 01867

RE: Austin Preparatory School v. Robin Boucher  
7 Fairbanks Lane, North Reading, MA 01864

Dear Sir/Madam:

Enclosed is a copy of a mortgagee's notice of foreclosure sale which indicates that the above-referenced property is to be sold at a foreclosure sale to be held at the time and place set forth therein. This notice is being sent to you because a title report indicates that you have an interest in the above-referenced property.

If you have any questions, please do not hesitate to contact this office.

Very truly yours,

/s/ Geoffrey Moore

Geoffrey R. Moore

GRM/dmh  
Enclosure  
Certified Mail/RRR  
and Regular Mail (copy)

**NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE**

Premises: 7 Fairbanks Lane, North Reading, Massachusetts

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Cary D. Boucher and Robin L. Boucher to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., said mortgage dated July 28, 2008 and recorded in the Middlesex County (Southern District) Registry of Deeds, in Book 51535 at Page 48 and now held by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT by virtue of an assignment from Nationstar Mortgage LLC to U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT dated May 17, 2018 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 71030 at Page 431; previously assigned by New York Community Bank to Nationstar Mortgage LLC, by virtue of an assignment, dated May 25, 2011 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 56958 at Page 129; previously assigned by Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for National Future Mortgage, Inc., its successors to New York Community Bank, by virtue of an assignment, dated August 4, 2010 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 55182 at Page 450, for breach of the conditions in said mortgage and for the purpose of foreclosing the same, will be sold at **Public Auction on October 13, 2022 at 11:00 AM Local Time** upon the premises, all and singular the premises described in said mortgage, to wit:

THE LAND IN NORTH READING, MIDDLESEX COUNTY, MASSACHUSETTS AND BEING SHOWN AS LOT NO. 7 ON A PLAN ENTITLED, "DEFINITIVE SUBDIVISION PLAN OF FAIRBANKS ESTATES", PREPARED FOR: TOWER HOMES, INC.", BY THOMAS E. NEVE ASSCIATES, INC., ENGINEERS – SURVEYORS – LAND USE PLANNERS, DATED JUNE 1, 2001 RECORDED WITH MIDDLESEX COUNTY (SOUTHERN DISTRICT) REGISTRY OF DEEDS, PLAN NUMBER 32 OF 2002, INSTRUMENT NO. 1256 OF JANUARY 10<sup>TH</sup>, 2002.

BEGINNING AT A POINT ON THE SOUTHERLY SIDELINE OF FAIRBANKS LANE A THE FRONT CORNER OF LOTS 7 AND 8;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE SOUTH 86 DEGREES 05 MINUTES 26 SECONDS EAST A DISTANCE OF 155.71 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 323.75 FEET A DISTANCE OF 12.50' TO A CORNER OF LOT 6;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 05 DEGREES 10 MINUTES 44 SECONDS WEST A DISTANCE OF 86.81 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 04 DEGREES 07 MINUTES 23 SECONDS EAST A DISTANCE OF 420.69 FEET TO A CORNER AT LAND OF NORTH HILL

RECREATIONAL TRUST, LAND OF 1998 REALTY TRUST AND LOT 6;

THENCE TURNING AND RUNNING ALONG LAND OF NORTH HILL RECREATIONAL TRUST NORTH 63 DEGREES 25 MINUTES 09 SECONDS WEST A DISTANCE OF 238.34 FEET TO A CORNER AT LOT 8;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 05 DEGREES 46 MINUTES 38 SECONDS EAST A DISTANCE OF 366.13 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 16 DEGREES 32 MINUTES 18 SECONDS WEST A DISTANCE OF 48.87 FEET TO THE POINT OF BEGINNING.

MEANING AND INTENDING TO CONVEY LOT 7, CONTAINING 81,036 SQUARE FEET OR 1.86 ACRES OF LAND AS SHOWN ON A DEFINITIVE SUBDIVISION PLAN OF "FAIRBANKS ESTATES", NORTH READING, MASSACHUSETTS, SHEET 2 OF 9, PREPARED FOR TOWER REALTY TRUST AND PREPARED BY THOMAS E. NEVE ASSOCIATES, INC.  
REVISED DATED OCTOBER 29, 2001.

ADDRESS: 7 FAIRBANKS LANE; NORTH READING, MA 01864  
TAX MAP OR PARCEL ID NO.: 61-99

The description of the property that appears in the mortgage to be foreclosed shall control in the event of a typographical error in this publication.

For Mortgagors' Title see deed dated January 31, 2003, and recorded in Book 37909 at Page 107 with the Middlesex County (Southern District) Registry of Deeds.

TERMS OF SALE: Said premises will be sold and conveyed subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens and assessments, if any, which take precedence over the said mortgage above described.

FIVE THOUSAND (\$5,000.00) Dollars of the purchase price must be paid by a certified check, bank treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid in cash, certified check, bank treasurer's or cashier's check within sixty (60) days after the date of sale.

Other terms to be announced at the sale.

BENDETT & MCHUGH, PC  
270 Farmington Avenue  
Farmington, CT 06032

Attorney for U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT  
Present Holder of the Mortgage  
(860) 677-2868

---

**BENDETTI & McHUGH, L.L.C.**ATTORNEYS AT LAW  
Counselors at Law • Massachusetts  
New Hampshire • Rhode Island • Vermont270 Farmington Ave  
RM 151  
Farmington, CT 06032

---

USPS CERTIFIED MAIL

---



---

9414 8149 0302 3312 1246 32

---

Commonwealth of Massachusetts  
Department of Revenue  
PO Box 7003  
Boston, MA 02204

Date Printed: 08/15/2022  
BMPC Matter#: 5846FC-202111454

**BENDETT & McHUGH, P.C.**  
**ATTORNEYS AT LAW**

August 15, 2022

Commonwealth of Massachusetts  
Department of Revenue  
PO Box 7003  
Boston, MA 02204

RE: Robin Boucher  
7 Fairbanks Lane, North Reading, MA 01864

Dear Sir/Madam:

Enclosed is a copy of a mortgagee's notice of foreclosure sale which indicates that the above-referenced property is to be sold at a foreclosure sale to be held at the time and place set forth therein. This notice is being sent to you because a title report indicates that you have an interest in the above-referenced property.

If you have any questions, please do not hesitate to contact this office.

Very truly yours,

/s/ Geoffrey Moore

Geoffrey R. Moore

GRM/dmh  
Enclosure  
Certified Mail/RRR  
and Regular Mail (copy)

**NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE**

Premises: 7 Fairbanks Lane, North Reading, Massachusetts

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Cary D. Boucher and Robin L. Boucher to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., said mortgage dated July 28, 2008 and recorded in the Middlesex County (Southern District) Registry of Deeds, in Book 51535 at Page 48 and now held by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT by virtue of an assignment from Nationstar Mortgage LLC to U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT dated May 17, 2018 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 71030 at Page 431; previously assigned by New York Community Bank to Nationstar Mortgage LLC, by virtue of an assignment, dated May 25, 2011 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 56958 at Page 129; previously assigned by Mortgage Electronic Registration Systems, Inc., as mortgagor, as nominee for National Future Mortgage, Inc., its successors to New York Community Bank, by virtue of an assignment, dated August 4, 2010 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 55182 at Page 450, for breach of the conditions in said mortgage and for the purpose of foreclosing the same, will be sold at **Public Auction on October 13, 2022 at 11:00 AM Local Time** upon the premises, all and singular the premises described in said mortgage, to wit:

THE LAND IN NORTH READING, MIDDLESEX COUNTY, MASSACHUSETTS AND BEING SHOWN AS LOT NO. 7 ON A PLAN ENTITLED, "DEFINITIVE SUBDIVISION PLAN OF FAIRBANKS ESTATES", PREPARED FOR: TOWER HOMES, INC.", BY THOMAS E. NEVE ASSOCIATES, INC., ENGINEERS – SURVEYORS – LAND USE PLANNERS, DATED JUNE 1, 2001 RECORDED WITH MIDDLESEX COUNTY (SOUTHERN DISTRICT) REGISTRY OF DEEDS, PLAN NUMBER 32 OF 2002, INSTRUMENT NO. 1256 OF JANUARY 10<sup>TH</sup>, 2002.

BEGINNING AT A POINT ON THE SOUTHERLY SIDELINE OF FAIRBANKS LANE A THE FRONT CORNER OF LOTS 7 AND 8;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE SOUTH 86 DEGREES 05 MINUTES 26 SECONDS EAST A DISTANCE OF 155.71 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 323.75 FEET A DISTANCE OF 12.50' TO A CORNER OF LOT 6;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 05 DEGREES 10 MINUTES 44 SECONDS WEST A DISTANCE OF 86.81 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 04 DEGREES 07 MINUTES 23 SECONDS EAST A DISTANCE OF 420.69 FEET TO A CORNER AT LAND OF NORTH HILL

RECREATIONAL TRUST, LAND OF 1998 REALTY TRUST AND LOT 6;

THENCE TURNING AND RUNNING ALONG LAND OF NORTH HILL RECREATIONAL TRUST NORTH 63 DEGREES 25 MINUTES 09 SECONDS WEST A DISTANCE OF 238.34 FEET TO A CORNER AT LOT 8;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 05 DEGREES 46 MINUTES 38 SECONDS EAST A DISTANCE OF 366.13 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 16 DEGREES 32 MINUTES 18 SECONDS WEST A DISTANCE OF 48.87 FEET TO THE POINT OF BEGINNING.

MEANING AND INTENDING TO CONVEY LOT 7, CONTAINING 81,036 SQUARE FEET OR 1.86 ACRES OF LAND AS SHOWN ON A DEFINITIVE SUBDIVISION PLAN OF "FAIRBANKS ESTATES", NORTH READING, MASSACHUSETTS, SHEET 2 OF 9, PREPARED FOR TOWER REALTY TRUST AND PREPARED BY THOMAS E. NEVE ASSOCIATES, INC.  
REVISED DATED OCTOBER 29, 2001.

ADDRESS: 7 FAIRBANKS LANE; NORTH READING, MA 01864  
TAX MAP OR PARCEL ID NO.: 61-99

The description of the property that appears in the mortgage to be foreclosed shall control in the event of a typographical error in this publication.

For Mortgagors' Title see deed dated January 31, 2003, and recorded in Book 37909 at Page 107 with the Middlesex County (Southern District) Registry of Deeds.

TERMS OF SALE: Said premises will be sold and conveyed subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens and assessments, if any, which take precedence over the said mortgage above described.

FIVE THOUSAND (\$5,000.00) Dollars of the purchase price must be paid by a certified check, bank treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid in cash, certified check, bank treasurer's or cashier's check within sixty (60) days after the date of sale.

Other terms to be announced at the sale.

BENDET & MCHUGH, PC  
270 Farmington Avenue  
Farmington, CT 06032  
Attorney for U.S. Bank National Association, not in its  
individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT  
Present Holder of the Mortgage  
(860) 677-2868

---

**BENDETTE MCHUGH LLC**ATTORNEYS AT LAW  
Concord • Dover • Manchester  
New Hampshire • Rhode Island • Vermont270 Farmington Ave  
RM 151  
Farmington, CT 06032

---

USPS CERTIFIED MAIL

---



---

9414 8149 0302 3312 1246 49

---

Commonwealth of Massachusetts  
Department of Revenue  
PO Box 7003  
Boston, MA 02204

Date Printed: 08/15/2022

BMPC Matter#: 5846FC-202111454

**BENDETT & McHUGH, P.C.**  
**ATTORNEYS AT LAW**

August 15, 2022

Commonwealth of Massachusetts  
Department of Revenue  
PO Box 7003  
Boston, MA 02204

RE: Cary Boucher  
7 Fairbanks Lane, North Reading, MA 01864

Dear Sir/Madam:

Enclosed is a copy of a mortgagee's notice of foreclosure sale which indicates that the above-referenced property is to be sold at a foreclosure sale to be held at the time and place set forth therein. This notice is being sent to you because a title report indicates that you have an interest in the above-referenced property.

If you have any questions, please do not hesitate to contact this office.

Very truly yours,

/s/ Geoffrey Moore

Geoffrey R. Moore

GRM/dmh  
Enclosure  
Certified Mail/RRR  
and Regular Mail (copy)

**NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE**

Premises: 7 Fairbanks Lane, North Reading, Massachusetts

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Cary D. Boucher and Robin L. Boucher to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., said mortgage dated July 28, 2008 and recorded in the Middlesex County (Southern District) Registry of Deeds, in Book 51535 at Page 48 and now held by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT by virtue of an assignment from Nationstar Mortgage LLC to U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT dated May 17, 2018 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 71030 at Page 431; previously assigned by New York Community Bank to Nationstar Mortgage LLC, by virtue of an assignment, dated May 25, 2011 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 56958 at Page 129; previously assigned by Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for National Future Mortgage, Inc., its successors to New York Community Bank, by virtue of an assignment, dated August 4, 2010 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 55182 at Page 450, for breach of the conditions in said mortgage and for the purpose of foreclosing the same, will be sold at **Public Auction on October 13, 2022 at 11:00 AM Local Time** upon the premises, all and singular the premises described in said mortgage, to wit:

THE LAND IN NORTH READING, MIDDLESEX COUNTY, MASSACHUSETTS AND BEING SHOWN AS LOT NO. 7 ON A PLAN ENTITLED, "DEFINITIVE SUBDIVISION PLAN OF FAIRBANKS ESTATES", PREPARED FOR: TOWER HOMES, INC.", BY THOMAS E. NEVE ASSCIATES, INC., ENGINEERS – SURVEYORS – LAND USE PLANNERS, DATED JUNE 1, 2001 RECORDED WITH MIDDLESEX COUNTY (SOUTHERN DISTRICT) REGISTRY OF DEEDS, PLAN NUMBER 32 OF 2002, INSTRUMENT NO. 1256 OF JANUARY 10<sup>TH</sup>, 2002.

BEGINNING AT A POINT ON THE SOUTHERLY SIDELINE OF FAIRBANKS LANE A THE FRONT CORNER OF LOTS 7 AND 8;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE SOUTH 86 DEGREES 05 MINUTES 26 SECONDS EAST A DISTANCE OF 155.71 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 323.75 FEET A DISTANCE OF 12.50' TO A CORNER OF LOT 6;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 05 DEGREES 10 MINUTES 44 SECONDS WEST A DISTANCE OF 86.81 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 04 DEGREES 07 MINUTES 23 SECONDS EAST A DISTANCE OF 420.69 FEET TO A CORNER AT LAND OF NORTH HILL

RECREATIONAL TRUST, LAND OF 1998 REALTY TRUST AND LOT 6;

THENCE TURNING AND RUNNING ALONG LAND OF NORTH HILL RECREATIONAL TRUST NORTH 63 DEGREES 25 MINUTES 09 SECONDS WEST A DISTANCE OF 238.34 FEET TO A CORNER AT LOT 8;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 05 DEGREES 46 MINUTES 38 SECONDS EAST A DISTANCE OF 366.13 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 16 DEGREES 32 MINUTES 18 SECONDS WEST A DISTANCE OF 48.87 FEET TO THE POINT OF BEGINNING.

MEANING AND INTENDING TO CONVEY LOT 7, CONTAINING 81,036 SQUARE FEET OR 1.86 ACRES OF LAND AS SHOWN ON A DEFINITIVE SUBDIVISION PLAN OF "FAIRBANKS ESTATES", NORTH READING, MASSACHUSETTS, SHEET 2 OF 9, PREPARED FOR TOWER REALTY TRUST AND PREPARED BY THOMAS E. NEVE ASSOCIATES, INC.  
REVISED DATED OCTOBER 29, 2001.

ADDRESS: 7 FAIRBANKS LANE; NORTH READING, MA 01864  
TAX MAP OR PARCEL ID NO.: 61-99

The description of the property that appears in the mortgage to be foreclosed shall control in the event of a typographical error in this publication.

For Mortgagors' Title see deed dated January 31, 2003, and recorded in Book 37909 at Page 107 with the Middlesex County (Southern District) Registry of Deeds.

TERMS OF SALE: Said premises will be sold and conveyed subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens and assessments, if any, which take precedence over the said mortgage above described.

FIVE THOUSAND (\$5,000.00) Dollars of the purchase price must be paid by a certified check, bank treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid in cash, certified check, bank treasurer's or cashier's check within sixty (60) days after the date of sale.

Other terms to be announced at the sale.

BENDETT & MCHUGH, PC

270 Farmington Avenue

Farmington, CT 06032

Attorney for U.S. Bank National Association, not in its

individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT

Present Holder of the Mortgage

(860) 677-2868

BENDETTE & McHUGH, LLC

ATTORNEYS AT LAW  
Counselors \* Litigators \* Arbitrators  
New Hampshire \* Rhode Island \* Vermont

270 Farmington Ave  
RM 151  
Farmington, CT 06032

USPS CERTIFIED MAIL



9414 8149 0302 3312 1246 63

Advisory Consolidated Receipts  
7940 Kentucky Drive  
Stop 2850F  
Florence, KY 41042

Date Printed: 08/15/2022

BMPC Matter#: 5846FC-202111454

**BENDETT & McHUGH, P.C.**  
**ATTORNEYS AT LAW**

August 15, 2022

Advisory Consolidated Receipts  
7940 Kentucky Drive  
Stop 2850F  
Florence, KY 41042

Dear Sir or Madam:

In accordance with the Federal Tax Lien Act of 1966, and more particularly Section 7425(c) (1) of said Act, notice is hereby given on behalf of U.S. Bank National Association, not in its individual capacity but solely as Trustee for, successor-in-interest / successor-by-merger to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., that it intends to foreclose the mortgage it holds on certain real estate now owned by Cary D. Boucher and Robin L. Boucher.

The real estate in question is located at 7 Fairbanks Lane, North Reading, Massachusetts. A more particular description of said real estate and the time and place of the proposed sale is set forth in the copy of the Notice of Mortgagee's Sale of Real Estate which is enclosed herewith and is incorporated as a part of this notice by reference.

It is estimated that the amount of the obligation secured by the mortgage to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., which will be due as of the date of the foreclosure sale, including the expenses of said sale will be approximately \$758,740.10 +/-.

The information concerning the Federal tax liens which were filed with respect to the real estate is as follows:

Serial No. 191985115

(a) The Internal Revenue District which originated the Notice of Federal Tax Lien was Manhattan, New York.

(b) The name of the taxpayer on this notice is Cary D and Robin L Boucher.

District Director  
Page 2

(c) The address of the taxpayer, as it appears on the lien, is 7 Fairbanks Lane, North Reading, Massachusetts 01864.

(d) The lien is in the amount of \$57,198.09 and was recorded on January 27, 2016, in the Middlesex County (Southern District) Registry of Deeds in Book 66726 at Page 543.

Very truly yours,

/s/ Geoffrey Moore

Geoffrey R. Moore, Esq.

Geoffrey R. Moore/dmh  
Enclosure  
Certified Mail/RRR

District Director  
Page 2

Bk: 66726 Pg: 643

D1

Form 668 (Y)(c) <small>(Rev. February 2004)</small>	<b>3351</b> Department of the Treasury - Internal Revenue Service <b>Notice of Federal Tax Lien</b>				
Area: <b>WAGE &amp; INVESTMENT AREA #1</b> Lien Unit Phone: (800) 829-7650	Serial Number <b>191985115</b>		<small>For Optional Use by Recording Office</small>  2016 00014083 Bk: 66726 Pg: 643 Doc: FTAX Page: 1 of 1 01/27/2016 10:01 AM		
<p><b>As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against this following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.</b></p> <p>Name of Taxpayer <b>CARY D &amp; ROBIN L BOUCHER</b></p> <p>Residence      <b>7 FAIRBANKS LN NORTH READING, MA 01864-2836</b></p> <p><b>IMPORTANT RELEASE INFORMATION:</b> For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).</p>					
Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2012	XXX-XX-1024	06/22/2015	07/22/2025	57198.09
<b>Place of Filing</b> <b>Registry of Deeds Southern Middlesex County E. Cambridge, MA 02141</b>					Total \$ 57198.09

This notice was prepared and signed at MANHATTAN, NY, on this,

the 24th day of December, 2015.

Signature <i>Deanne Bender</i> for DEANN BENDER	Title <b>ACS W&amp;I</b> (800) 829-7650
---	---

11-00-0000

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax Lien  
Rev. Rul. 71-468, 1971-2 C.B. 408)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004)

CAT. NO 60025X

**NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE**

Premises: 7 Fairbanks Lane, North Reading, Massachusetts

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Cary D. Boucher and Robin L. Boucher to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., said mortgage dated July 28, 2008 and recorded in the Middlesex County (Southern District) Registry of Deeds, in Book 51535 at Page 48 and now held by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT by virtue of an assignment from Nationstar Mortgage LLC to U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT dated May 17, 2018 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 71030 at Page 431; previously assigned by New York Community Bank to Nationstar Mortgage LLC, by virtue of an assignment, dated May 25, 2011 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 56958 at Page 129; previously assigned by Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for National Future Mortgage, Inc., its successors to New York Community Bank, by virtue of an assignment, dated August 4, 2010 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 55182 at Page 450, for breach of the conditions in said mortgage and for the purpose of foreclosing the same, will be sold at **Public Auction on October 13, 2022 at 11:00 AM Local Time** upon the premises, all and singular the premises described in said mortgage, to wit:

THE LAND IN NORTH READING, MIDDLESEX COUNTY, MASSACHUSETTS AND BEING SHOWN AS LOT NO. 7 ON A PLAN ENTITLED, "DEFINITIVE SUBDIVISION PLAN OF FAIRBANKS ESTATES", PREPARED FOR: TOWER HOMES, INC.", BY THOMAS E. NEVE ASSCIATES, INC., ENGINEERS – SURVEYORS – LAND USE PLANNERS, DATED JUNE 1, 2001 RECORDED WITH MIDDLESEX COUNTY (SOUTHERN DISTRICT) REGISTRY OF DEEDS, PLAN NUMBER 32 OF 2002, INSTRUMENT NO. 1256 OF JANUARY 10<sup>TH</sup>, 2002.

BEGINNING AT A POINT ON THE SOUTHERLY SIDELINE OF FAIRBANKS LANE A THE FRONT CORNER OF LOTS 7 AND 8;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE SOUTH 86 DEGREES 05 MINUTES 26 SECONDS EAST A DISTANCE OF 155.71 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 323.75 FEET A DISTANCE OF 12.50' TO A CORNER OF LOT 6;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 05 DEGREES 10 MINUTES 44 SECONDS WEST A DISTANCE OF 86.81 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 04 DEGREES 07 MINUTES 23 SECONDS EAST A DISTANCE OF 420.69 FEET TO A CORNER AT LAND OF NORTH HILL

RECREATIONAL TRUST, LAND OF 1998 REALTY TRUST AND LOT 6;

THENCE TURNING AND RUNNING ALONG LAND OF NORTH HILL RECREATIONAL TRUST NORTH 63 DEGREES 25 MINUTES 09 SECONDS WEST A DISTANCE OF 238.34 FEET TO A CORNER AT LOT 8;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 05 DEGREES 46 MINUTES 38 SECONDS EAST A DISTANCE OF 366.13 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 16 DEGREES 32 MINUTES 18 SECONDS WEST A DISTANCE OF 48.87 FEET TO THE POINT OF BEGINNING.

MEANING AND INTENDING TO CONVEY LOT 7, CONTAINING 81,036 SQUARE FEET OR 1.86 ACRES OF LAND AS SHOWN ON A DEFINITIVE SUBDIVISION PLAN OF "FAIRBANKS ESTATES", NORTH READING, MASSACHUSETTS, SHEET 2 OF 9, PREPARED FOR TOWER REALTY TRUST AND PREPARED BY THOMAS E. NEVE ASSOCIATES, INC.  
REVISED DATED OCTOBER 29, 2001.

ADDRESS: 7 FAIRBANKS LANE; NORTH READING, MA 01864  
TAX MAP OR PARCEL ID NO.: 61-99

The description of the property that appears in the mortgage to be foreclosed shall control in the event of a typographical error in this publication.

For Mortgagors' Title see deed dated January 31, 2003, and recorded in Book 37909 at Page 107 with the Middlesex County (Southern District) Registry of Deeds.

TERMS OF SALE: Said premises will be sold and conveyed subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens and assessments, if any, which take precedence over the said mortgage above described.

FIVE THOUSAND (\$5,000.00) Dollars of the purchase price must be paid by a certified check, bank treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid in cash, certified check, bank treasurer's or cashier's check within sixty (60) days after the date of sale.

Other terms to be announced at the sale.

BENDETT & MCHUGH, PC

270 Farmington Avenue

Farmington, CT 06032

Attorney for U.S. Bank National Association, not in its

individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT

Present Holder of the Mortgage

(860) 677-2868

---

**BENDETTE & MCHUGUE, LLC**ATTORNEYS AT LAW  
Connie L. Benette  
Matthew J. McHugue270 Farmington Ave  
RM 151  
Farmington, CT 06032

---

USPS CERTIFIED MAIL

---



---

9414 8149 0302 3312 1246 70

---

Advisory Consolidated Receipts  
7940 Kentucky Drive  
Stop 2850F  
Florence, KY 41042

Date Printed: 08/15/2022  
BMPC Matter#: 5846FC-202111454

**BENDETT & McHUGH, P.C.**  
**ATTORNEYS AT LAW**

August 15, 2022

Advisory Consolidated Receipts  
7940 Kentucky Drive  
Stop 2850F  
Florence, KY 41042

Dear Sir or Madam:

In accordance with the Federal Tax Lien Act of 1966, and more particularly Section 7425(c) (1) of said Act, notice is hereby given on behalf of U.S. Bank National Association, not in its individual capacity but solely as Trustee for, successor-in-interest / successor-by-merger to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., that it intends to foreclose the mortgage it holds on certain real estate now owned by Cary D. Boucher and Robin L. Boucher.

The real estate in question is located at 7 Fairbanks Lane, North Reading, Massachusetts. A more particular description of said real estate and the time and place of the proposed sale is set forth in the copy of the Notice of Mortgagee's Sale of Real Estate which is enclosed herewith and is incorporated as a part of this notice by reference.

It is estimated that the amount of the obligation secured by the mortgage to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., which will be due as of the date of the foreclosure sale, including the expenses of said sale will be approximately \$758,740.10 +/-.

The information concerning the Federal tax liens which were filed with respect to the real estate is as follows:

Serial No. 191985115

(a) The Internal Revenue District which originated the Notice of Federal Tax Lien was Manhattan, New York.

(b) The name of the taxpayer on this notice is Cary D and Robin L Boucher.

BENDETT & McHUGH, P.C.  
ATTORNEYS AT LAW

(c) The address of the taxpayer, as it appears on the lien, is 7 Fairbanks Lane, North Reading, Massachusetts 01864.

(d) The lien is in the amount of \$57,198.09 and was recorded on January 27, 2016, in the Middlesex County (Southern District) Registry of Deeds in Book 66726 at Page 543.

Very truly yours,

/s/ Geoffrey Moore

Geoffrey R. Moore, Esq.

Geoffrey R. Moore/dmh  
Enclosure  
Certified Mail/RRR

District Director  
Page 2

Bk: 68728 Pg: 543

D1

3351 Form 668 (Y)(c) (Rev. February 2004)		Department of the Treasury - Internal Revenue Service <b>Notice of Federal Tax Lien</b>			
Area: WAGE & INVESTMENT AREA #1 Lien Unit Phone: (800) 829-7650		Serial Number 191985115		For Optional Use by Recording Office	
<p>As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.</p> <p>Name of Taxpayer CARY D &amp; ROBIN L BOUCHER</p>					
<p>Residence      7 FAIRBANKS LN NORTH READING, MA 01864-2836</p>					
<p><b>IMPORTANT RELEASE INFORMATION:</b> For each assessment listed below, unless notice of the lien is filed by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(e).</p>					
Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2012	XXX-XX-1024	06/22/2015	07/22/2025	57198.09
Place of Filing Registry of Deeds Southern Middlesex County E. Cambridge, MA 02141				Total \$ 57198.09	

This notice was prepared and signed at MANHATTAN, NY, on this,

the 24th day of December, 2015.

Signature Deann Bender  
for DEANN BENDER

Title ACS W&I  
(800) 829-7650

11-00-0000

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax Lien  
Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004)  
CAT. NO. 60025X

**NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE**

Premises: 7 Fairbanks Lane, North Reading, Massachusetts

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Cary D. Boucher and Robin L. Boucher to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., said mortgage dated July 28, 2008 and recorded in the Middlesex County (Southern District) Registry of Deeds, in Book 51535 at Page 48 and now held by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT by virtue of an assignment from Nationstar Mortgage LLC to U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT dated May 17, 2018 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 71030 at Page 431; previously assigned by New York Community Bank to Nationstar Mortgage LLC, by virtue of an assignment, dated May 25, 2011 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 56958 at Page 129; previously assigned by Mortgage Electronic Registration Systems, Inc., as mortgagor, as nominee for National Future Mortgage, Inc., its successors to New York Community Bank, by virtue of an assignment, dated August 4, 2010 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 55182 at Page 450, for breach of the conditions in said mortgage and for the purpose of foreclosing the same, will be sold at **Public Auction on October 13, 2022 at 11:00 AM Local Time** upon the premises, all and singular the premises described in said mortgage, to wit:

THE LAND IN NORTH READING, MIDDLESEX COUNTY, MASSACHUSETTS AND BEING SHOWN AS LOT NO. 7 ON A PLAN ENTITLED, "DEFINITIVE SUBDIVISION PLAN OF FAIRBANKS ESTATES", PREPARED FOR: TOWER HOMES, INC.", BY THOMAS E. NEVE ASSOCIATES, INC., ENGINEERS – SURVEYORS – LAND USE PLANNERS, DATED JUNE 1, 2001 RECORDED WITH MIDDLESEX COUNTY (SOUTHERN DISTRICT) REGISTRY OF DEEDS, PLAN NUMBER 32 OF 2002, INSTRUMENT NO. 1256 OF JANUARY 10<sup>TH</sup>, 2002.

BEGINNING AT A POINT ON THE SOUTHERLY SIDELINE OF FAIRBANKS LANE A THE FRONT CORNER OF LOTS 7 AND 8;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE SOUTH 86 DEGREES 05 MINUTES 26 SECONDS EAST A DISTANCE OF 155.71 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 323.75 FEET A DISTANCE OF 12.50' TO A CORNER OF LOT 6;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 05 DEGREES 10 MINUTES 44 SECONDS WEST A DISTANCE OF 86.81 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 04 DEGREES 07 MINUTES 23 SECONDS EAST A DISTANCE OF 420.69 FEET TO A CORNER AT LAND OF NORTH HILL

RECREATIONAL TRUST, LAND OF 1998 REALTY TRUST AND LOT 6;

THENCE TURNING AND RUNNING ALONG LAND OF NORTH HILL RECREATIONAL TRUST NORTH 63 DEGREES 25 MINUTES 09 SECONDS WEST A DISTANCE OF 238.34 FEET TO A CORNER AT LOT 8;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 05 DEGREES 46 MINUTES 38 SECONDS EAST A DISTANCE OF 366.13 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 16 DEGREES 32 MINUTES 18 SECONDS WEST A DISTANCE OF 48.87 FEET TO THE POINT OF BEGINNING.

MEANING AND INTENDING TO CONVEY LOT 7, CONTAINING 81,036 SQUARE FEET OR 1.86 ACRES OF LAND AS SHOWN ON A DEFINITIVE SUBDIVISION PLAN OF "FAIRBANKS ESTATES", NORTH READING, MASSACHUSETTS, SHEET 2 OF 9, PREPARED FOR TOWER REALTY TRUST AND PREPARED BY THOMAS E. NEVE ASSOCIATES, INC. REVISED DATED OCTOBER 29, 2001.

ADDRESS: 7 FAIRBANKS LANE; NORTH READING, MA 01864  
TAX MAP OR PARCEL ID NO.: 61-99

The description of the property that appears in the mortgage to be foreclosed shall control in the event of a typographical error in this publication.

For Mortgagors' Title see deed dated January 31, 2003, and recorded in Book 37909 at Page 107 with the Middlesex County (Southern District) Registry of Deeds.

TERMS OF SALE: Said premises will be sold and conveyed subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens and assessments, if any, which take precedence over the said mortgage above described.

FIVE THOUSAND (\$5,000.00) Dollars of the purchase price must be paid by a certified check, bank treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid in cash, certified check, bank treasurer's or cashier's check within sixty (60) days after the date of sale.

Other terms to be announced at the sale.

BENDETT & MCHUGH, PC  
270 Farmington Avenue  
Farmington, CT 06032  
Attorney for U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT  
Present Holder of the Mortgage  
(860) 677-2868

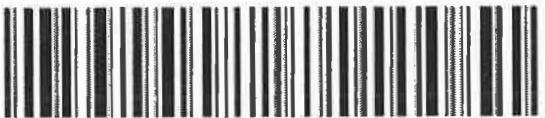
---

**BENNETT & McHUGHL, LLC**ATTORNEYS AT LAW  
Cumberland • Maine • Massachusetts  
New Hampshire • Rhode Island • Vermont270 Farmington Ave  
RM 151  
Farmington, CT 06032

---

USPS CERTIFIED MAIL

---



---

9414 8149 0302 3312 1246 87

---

\* Advisory Consolidated Receipts  
7940 Kentucky Drive  
Stop 2850F  
Florence, KY 41042

Date Printed: 08/15/2022  
BMPC Matter#: 5846FC-202111454

**BENDETT & McHUGH, P.C.**  
**ATTORNEYS AT LAW**

August 15, 2022

Advisory Consolidated Receipts  
7940 Kentucky Drive  
Stop 2850F  
Florence, KY 41042

Dear Sir or Madam:

In accordance with the Federal Tax Lien Act of 1966, and more particularly Section 7425(c) (1) of said Act, notice is hereby given on behalf of U.S. Bank National Association, not in its individual capacity but solely as Trustee for, successor-in-interest / successor-by-merger to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., that it intends to foreclose the mortgage it holds on certain real estate now owned by Cary D. Boucher and Robin L. Boucher.

The real estate in question is located at 7 Fairbanks Lane, North Reading, Massachusetts. A more particular description of said real estate and the time and place of the proposed sale is set forth in the copy of the Notice of Mortgagee's Sale of Real Estate which is enclosed herewith and is incorporated as a part of this notice by reference.

It is estimated that the amount of the obligation secured by the mortgage to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., which will be due as of the date of the foreclosure sale, including the expenses of said sale will be approximately \$758,740.10 +/-.

The information concerning the Federal tax liens which were filed with respect to the real estate is as follows:

Serial No. 223517016

- (a) The Internal Revenue District which originated the Notice of Federal Tax Lien was Manhattan, New York.
- (b) The name of the taxpayer on this notice is Cary D and Robin L Boucher.

District Director  
Page 2

(c) The address of the taxpayer, as it appears on the lien, is 7 Fairbanks Lane, North Reading, Massachusetts 01864.

(d) The lien is in the amount of \$74,314.08 and was recorded on August 15, 2016, in the Middlesex County (Southern District) Registry of Deeds in Book 67804 at Page 237.

Very truly yours,

/s/ Geoffrey Moore

Geoffrey R. Moore, Esq.

Geoffrey R. Moore/dmh  
Enclosure  
Certified Mail/RRR

**BENDETT & McHUGH, P.C.**  
**ATTORNEYS AT LAW**

D1

Bk: 67804 Pg: 237

Form 668 (Y)(c) (Rev. February 2004)		<b>11074</b> Department of the Treasury - Internal Revenue Service <b>Notice of Federal Tax Lien</b>			
Area: WAGB & INVESTMENT AREA #1 Lien Unit Phone: (800) 829-7650		Serial Number 223517016		For Optional Use by Recording Office  2018 08158218 BK: 67804 Pg: 237 Doc: FTAX Page: 1 of 1 08/15/2018 09:16 AM	
As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.					
Name of Taxpayer CARY D & ROBIN L BOUCHER					
Residence 7 FAIRBANKS LN NORTH READING, MA 01864-2836					
<b>IMPORTANT RELEASE INFORMATION:</b> For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).					
Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2013	XXX-XX-1024	03/21/2016	04/20/2026	74314.08
Place of Filing Registry of Deeds Southern Middlesex County B. Cambridge, MA 02141					
Total \$ 74314.08					

This notice was prepared and signed at MANHATTAN, NY, on this,  
 the 02nd day of August, 2016.

Signature <u>Deann Bender</u> for DEANN BENDER	Title ACS W&I (800) 829-7650	11-00-0000
---	---------------------------------	------------

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax Lien  
 Rev. Rul. 71-488, 1971-2 C.B. 403)

Part I - kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004)  
 CAT NO 80025X

**NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE**

Premises: 7 Fairbanks Lane, North Reading, Massachusetts

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Cary D. Boucher and Robin L. Boucher to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., said mortgage dated July 28, 2008 and recorded in the Middlesex County (Southern District) Registry of Deeds, in Book 51535 at Page 48 and now held by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT by virtue of an assignment from Nationstar Mortgage LLC to U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT dated May 17, 2018 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 71030 at Page 431; previously assigned by New York Community Bank to Nationstar Mortgage LLC, by virtue of an assignment, dated May 25, 2011 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 56958 at Page 129; previously assigned by Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for National Future Mortgage, Inc., its successors to New York Community Bank, by virtue of an assignment, dated August 4, 2010 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 55182 at Page 450, for breach of the conditions in said mortgage and for the purpose of foreclosing the same, will be sold at **Public Auction on October 13, 2022 at 11:00 AM Local Time** upon the premises, all and singular the premises described in said mortgage, to wit:

THE LAND IN NORTH READING, MIDDLESEX COUNTY, MASSACHUSETTS AND BEING SHOWN AS LOT NO. 7 ON A PLAN ENTITLED, "DEFINITIVE SUBDIVISION PLAN OF FAIRBANKS ESTATES", PREPARED FOR: TOWER HOMES, INC.", BY THOMAS E. NEVE ASSCIATES, INC., ENGINEERS – SURVEYORS – LAND USE PLANNERS, DATED JUNE 1, 2001 RECORDED WITH MIDDLESEX COUNTY (SOUTHERN DISTRICT) REGISTRY OF DEEDS, PLAN NUMBER 32 OF 2002, INSTRUMENT NO. 1256 OF JANUARY 10<sup>TH</sup>, 2002.

BEGINNING AT A POINT ON THE SOUTHERLY SIDELINE OF FAIRBANKS LANE A THE FRONT CORNER OF LOTS 7 AND 8;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE SOUTH 86 DEGREES 05 MINUTES 26 SECONDS EAST A DISTANCE OF 155.71 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 323.75 FEET A DISTANCE OF 12.50' TO A CORNER OF LOT 6;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 05 DEGREES 10 MINUTES 44 SECONDS WEST A DISTANCE OF 86.81 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 04 DEGREES 07 MINUTES 23 SECONDS EAST A DISTANCE OF 420.69 FEET TO A CORNER AT LAND OF NORTH HILL

RECREATIONAL TRUST, LAND OF 1998 REALTY TRUST AND LOT 6;

THENCE TURNING AND RUNNING ALONG LAND OF NORTH HILL RECREATIONAL TRUST NORTH 63 DEGREES 25 MINUTES 09 SECONDS WEST A DISTANCE OF 238.34 FEET TO A CORNER AT LOT 8;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 05 DEGREES 46 MINUTES 38 SECONDS EAST A DISTANCE OF 366.13 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 16 DEGREES 32 MINUTES 18 SECONDS WEST A DISTANCE OF 48.87 FEET TO THE POINT OF BEGINNING.

MEANING AND INTENDING TO CONVEY LOT 7, CONTAINING 81,036 SQUARE FEET OR 1.86 ACRES OF LAND AS SHOWN ON A DEFINITIVE SUBDIVISION PLAN OF "FAIRBANKS ESTATES", NORTH READING, MASSACHUSETTS, SHEET 2 OF 9, PREPARED FOR TOWER REALTY TRUST AND PREPARED BY THOMAS E. NEVE ASSOCIATES, INC.  
REVISED DATED OCTOBER 29, 2001.

ADDRESS: 7 FAIRBANKS LANE; NORTH READING, MA 01864  
TAX MAP OR PARCEL ID NO.: 61-99

The description of the property that appears in the mortgage to be foreclosed shall control in the event of a typographical error in this publication.

For Mortgagors' Title see deed dated January 31, 2003, and recorded in Book 37909 at Page 107 with the Middlesex County (Southern District) Registry of Deeds.

TERMS OF SALE: Said premises will be sold and conveyed subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens and assessments, if any, which take precedence over the said mortgage above described.

FIVE THOUSAND (\$5,000.00) Dollars of the purchase price must be paid by a certified check, bank treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid in cash, certified check, bank treasurer's or cashier's check within sixty (60) days after the date of sale.

Other terms to be announced at the sale.

BENDETT & MCHUGH, PC

270 Farmington Avenue

Farmington, CT 06032

Attorney for U.S. Bank National Association, not in its

individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT

Present Holder of the Mortgage

(860) 677-2868

**BENDETT & McHUGH, P.C.**  
**ATTORNEYS AT LAW**

August 15, 2022

Manuel C. Ponte, Jr.  
Irving Shechtman & Co.  
250 Cowesett Ave. Ste. 2  
West Warwick, RI 02893

RE: Cary D. Boucher and Robin L. Boucher  
7 Fairbanks Lane, North Reading, MA 01864

Dear Skip:

Enclosed is a copy of a Notice of Mortgagee's Sale of Real Estate relative to the above. This notice is scheduled to be published on September 8, 2022, September 15, 2022, and September 22, 2022 in the North Reading Transcript. The sale is scheduled for October 13, 2022 at 11:00 AM, at the location set forth in the ad.

Please plan to handle this foreclosure as auctioneer. **We will need a witness to attend.** I would also appreciate it if you would call my office two days before the sale to confirm.

Very truly yours,

/s/ Geoffrey Moore

Geoffrey R. Moore, Esq.

GRM/dmh  
Enclosure

**NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE**

Premises: 7 Fairbanks Lane, North Reading, Massachusetts

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Cary D. Boucher and Robin L. Boucher to Mortgage Electronic Registration Systems, Inc. as nominee for National Future Mortgage, Inc., said mortgage dated July 28, 2008 and recorded in the Middlesex County (Southern District) Registry of Deeds, in Book 51535 at Page 48 and now held by U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT by virtue of an assignment from Nationstar Mortgage LLC to U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT dated May 17, 2018 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 71030 at Page 431; previously assigned by New York Community Bank to Nationstar Mortgage LLC, by virtue of an assignment, dated May 25, 2011 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 56958 at Page 129; previously assigned by Mortgage Electronic Registration Systems, Inc., as mortgagor, as nominee for National Future Mortgage, Inc., its successors to New York Community Bank, by virtue of an assignment, dated August 4, 2010 and recorded in Middlesex County (Southern District) Registry of Deeds, in Book 55182 at Page 450, for breach of the conditions in said mortgage and for the purpose of foreclosing the same, will be sold at **Public Auction on October 13, 2022 at 11:00 AM Local Time** upon the premises, all and singular the premises described in said mortgage, to wit:

THE LAND IN NORTH READING, MIDDLESEX COUNTY, MASSACHUSETTS AND BEING SHOWN AS LOT NO. 7 ON A PLAN ENTITLED, "DEFINITIVE SUBDIVISION PLAN OF FAIRBANKS ESTATES", PREPARED FOR: TOWER HOMES, INC.", BY THOMAS E. NEVE ASSCIATES, INC., ENGINEERS – SURVEYORS – LAND USE PLANNERS, DATED JUNE 1, 2001 RECORDED WITH MIDDLESEX COUNTY (SOUTHERN DISTRICT) REGISTRY OF DEEDS, PLAN NUMBER 32 OF 2002, INSTRUMENT NO. 1256 OF JANUARY 10<sup>TH</sup>, 2002.

BEGINNING AT A POINT ON THE SOUTHERLY SIDELINE OF FAIRBANKS LANE A THE FRONT CORNER OF LOTS 7 AND 8;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE SOUTH 86 DEGREES 05 MINUTES 26 SECONDS EAST A DISTANCE OF 155.71 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG THE SOUTHERLY SIDELINE OF FAIRBANKS LANE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 323.75 FEET A DISTANCE OF 12.50' TO A CORNER OF LOT 6;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 05 DEGREES 10 MINUTES 44 SECONDS WEST A DISTANCE OF 86.81 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 6 SOUTH 04 DEGREES 07 MINUTES 23 SECONDS EAST A DISTANCE OF 420.69 FEET TO A CORNER AT LAND OF NORTH HILL

RECREATIONAL TRUST, LAND OF 1998 REALTY TRUST AND LOT 6;

THENCE TURNING AND RUNNING ALONG LAND OF NORTH HILL RECREATIONAL TRUST NORTH 63 DEGREES 25 MINUTES 09 SECONDS WEST A DISTANCE OF 238.34 FEET TO A CORNER AT LOT 8;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 05 DEGREES 46 MINUTES 38 SECONDS EAST A DISTANCE OF 366.13 FEET TO A POINT;

THENCE TURNING AND RUNNING ALONG LOT 8 NORTH 16 DEGREES 32 MINUTES 18 SECONDS WEST A DISTANCE OF 48.87 FEET TO THE POINT OF BEGINNING.

MEANING AND INTENDING TO CONVEY LOT 7, CONTAINING 81,036 SQUARE FEET OR 1.86 ACRES OF LAND AS SHOWN ON A DEFINITIVE SUBDIVISION PLAN OF "FAIRBANKS ESTATES", NORTH READING, MASSACHUSETTS, SHEET 2 OF 9, PREPARED FOR TOWER REALTY TRUST AND PREPARED BY THOMAS E. NEVE ASSOCIATES, INC. REVISED DATED OCTOBER 29, 2001.

ADDRESS: 7 FAIRBANKS LANE; NORTH READING, MA 01864  
TAX MAP OR PARCEL ID NO.: 61-99

The description of the property that appears in the mortgage to be foreclosed shall control in the event of a typographical error in this publication.

For Mortgagors' Title see deed dated January 31, 2003, and recorded in Book 37909 at Page 107 with the Middlesex County (Southern District) Registry of Deeds.

TERMS OF SALE: Said premises will be sold and conveyed subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens and assessments, if any, which take precedence over the said mortgage above described.

FIVE THOUSAND (\$5,000.00) Dollars of the purchase price must be paid by a certified check, bank treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid in cash, certified check, bank treasurer's or cashier's check within sixty (60) days after the date of sale.

Other terms to be announced at the sale.

BENDETT & MCHUGH, PC

270 Farmington Avenue

Farmington, CT 06032

Attorney for U.S. Bank National Association, not in its

individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT

Present Holder of the Mortgage

(860) 677-2868